

## Head of Sales and Service

<b>The individual</b>	<p>A focused individual who will:</p> <ul style="list-style-type: none"> <li>• Be dedicated to personal and professional growth and committed to ensuring a strong and cohesive team environment.</li> <li>• Flexible motivated energetic, able to manage priorities and staff and switch rapidly from one emphasis to another as circumstances dictate.</li> <li>• Have a banking/credit union background. They will have a deep understanding of sales, leading and adapting to the needs and growth ambitions of a smaller credit union targeting \$1bn in assets over 5 years in a technology dominated future</li> <li>• Embrace the direct and personal link Warwick has with its member shareholders and community.</li> </ul>
<b>The Position</b>	Full time based at Warwick reporting to the Chief Executive Officer
<b>Direct Reports</b>	Branch Supervisors/Managers, Loans Centre, Marketing Officer
<b>Overall objective of the position</b>	To take responsibility for the sales, service and marketing functions of the Credit Union, closely participating at all levels from strategy development to business acquisition.
<b>Key Accountabilities</b>	<p>Accountability for:</p> <ul style="list-style-type: none"> <li>• Active participation in the strategic planning process and transformation of strategic goals into operational plans</li> <li>• Achievement of budgeted sales, service, profit and risk objectives.</li> <li>• Ensuring effort is aligned with Warwick's risk appetite and portfolio goals</li> <li>• Development of creative marketing to maximise the credit union's brand and value creation</li> <li>• Close working relationships with internal and external stakeholders including development of new relationships</li> <li>• Leadership and teamwork as a senior manager</li> <li>• Compliance with regulation and policy.</li> </ul>
<b>Duties/ Responsibilities</b>	<p>Key Duties:</p> <ul style="list-style-type: none"> <li>• Ensure strategy is translated into effective on the ground actions</li> <li>• Ensure staff are trained and effective in promotion of products on value consistent with strategic positioning</li> <li>• Lead sales and marketing staff to acquire and retain customers within Warwick's target markets</li> <li>• Manage customers, decision loans within delegation, resolve disputes</li> <li>• Source and develop new strategies and partners to optimise Warwick's products and services</li> <li>• Ensure key risks are monitored and managed in accordance with policy and regulatory obligations</li> <li>• Own and manage relevant policies and processes to be customer friendly, low cost and balance risk with reward</li> <li>• Represent the Credit Union as a member of the executive team.</li> <li>• Other duties as directed.</li> </ul>

**Qualifications, Knowledge, Skills and Experience Required**

**Essential**

- Sound product & industry knowledge with experience in sales, marketing and credit
- Well-developed verbal, written, analytical, negotiation and communication skills.
- Strong customer interaction and team leadership skills
- Strong 'hands on' problem solving approach able to balance competing demands and prioritise tasks
- Detailed knowledge of the sales process
- Understanding of the banking regulatory environment

**Desirable**

- Strong industry experience
- Experience with commercial banking customers
- Ability to liaise with senior staff, business partners, external community groups and organisations.
- Understanding of the role and trends of technology in banking

**Key Performance Indicators (KPI's):**

Key Accountabilities	KPI	Measures
<b>Customers</b> A simple rewarding experience	Maximise local contribution as a customer owned bank Meet complaints/breaches benchmarks	Feedback Registers
<b>Financial Strength</b> A financial performance to be proud of	Achieve volume/margin/capital/risk and portfolio targets Effective marketing and sales planning and execution Effective structuring of portfolios, pricing and products to optimise returns	Due Date/s/targets CEO Targets
<b>Business &amp; Risk Management</b> A thriving business that is really good at what it does	Timely completion of operational functions Nil breaches of statutory or board policies Be a leader in sustainability, maximising resources fully, identifying cost reduction and streamlining systems and processes.	Breach registers Due dates CEO review
<b>People</b> People who share our values (local, efficient, responsible, cohesive)	An advocate for excellence across the business. Be an effective leader, team manager and staff reference point.	CEO & data review