Job Description – Banking Consultant Grade D

Department: Retail  Grading: Grade D  Last Update: April 2012

Purpose: To contribute to the growth and profitability of the branch lending and funding portfolios through the effective processing of lending applications, the provision of quality customer service, and by capitalising on opportunities to promote SBS products.

Reporting to: Senior Banking Consultant/Manager or to any other representative designated by the Employer from time to time by the Employer.

Staff Reporting to this Position: Nil

Lending Delegation: As per the SBS Lending Policy

Key Relationships: Existing and prospective clients, SBS support teams, i.e. Support Centre, HR, SBS Life, Marketing, etc. Professional groups, i.e. solicitors, accountants, etc.

Key Result Areas: The key result areas for the Banking Consultant include the following:

Lending
- Contributes to the achievement of lending portfolio growth targets through the approval of residential loans (and commercial loans under $600,000 for the approval of a higher authority) within the delegation level, and in accordance with SBS lending policy parameters.
- Responsible for the collection of relevant information, undertaking property inspections and analysis and preparation of lending applications recommended for the approval of the Senior Banking Consultant, Manager, Commercial Manager Invercargill, and/or the SBS Lending Committee.
- Endeavours to increase the levels of funds and lending held with SBS by new and existing clients by identifying and evaluating client needs’ through observation, listening and questioning techniques, and ensuring quality recommendations that will satisfy the client and influence their decision-making process towards SBS and therefore meeting SBS’s longer term strategic goals.
- Completes a financial needs analysis for members in financial difficulties, looking at options to address problems including debt restructure, budgeting, dealing with creditors, etc.
- Undertakes the day-to-day management of the arrears portfolio, ensuring appropriate action is taken on accounts in arrears to minimise risk to SBS.
- Conducts lending within credit policies and procedures to ensure compliance quality and containment of risk.

Products Promotion
- Maintains a complete understanding of all products offered via SBS distribution channels, with knowledge sufficient to discuss product attributes fully and confidently.
- Develops and capitalises on all opportunities to cross-sell SBS products and services to existing and potential clients.
- Actively pursues and capitalises on business opportunities and builds new relationships by promoting SBS to intermediaries and prospects.

Quality Customer Service
- Provides a superior client service by responding to all telephone, correspondence or one to one interactions in a timely, professional and courteous manner, as defined in the Branch service standards.
- Shares responsibility for the ongoing improvement in Branch services through participation in quality audit processes and submitting suggestions for improvements to processes.

Operational
- Responsible for ensuring compliance with all security and safety procedures within the branch including opening and closing procedures, camera surveillance and maintenance, video
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<tr>
<th><strong>Activities</strong></th>
<th>monitoring, robbery and fire drill procedures and health and safety procedures.</th>
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<td>• Contributes to the flow of communication within the branch, by actively participating in staff meetings.</td>
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<td>• Provides information and reports to the Senior Banking Consultant/Manager as requested on lending and other activities.</td>
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<td>• Performs other such reasonable duties as may be required by the Senior Banking Consultant or Manager or any other representative designated by the Employer from time to time.</td>
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# Person Specification – Banking Consultant

## Purpose:
To define the required and preferred key personal qualities, work experience and qualifications necessary to undertake the position.

## Work Experience:
Work experience necessary to competently perform the duties of this position include:

### Required
- Experience with customer service roles (preferably within the financial services industry)
- Knowledge of lending processes, including previous lending approval experience

### Preferred
- Relationship building and pro-active sales experience
- Knowledge of investment, transactional banking, and insurance products and processes

## Personal Qualities:
Personal qualities necessary to perform the duties of this position include:

### Required
- Strong interpersonal communication skills
- Focus on identifying and meeting/exceeding customer needs
- Record of achieving targets and objectives
- Demonstrated personal presentation skills
- Able to take the initiative, make new contacts
- Sound decision making/analytical and negotiation skills
- Self-motivated

## Qualifications:
Minimum qualifications required to undertake this role include:

### Required
- Omega Consumer Credit programme

### Preferred
- Possess (or be working towards) tertiary level qualification or papers in banking related areas, e.g., accounting principles, fundamentals of banking, lending and securities, etc.