

# Assistant Branch Manager

## Our Values

**People first:** We put you at the center of everything we do

**One team:** We're stronger together

**Innovation:** We find a better way

**Integrity:** We do right by you

**Keep it simple:** We like things straight forward

## Assistant Branch Manager

### Working at TSB

Our people are proud to belong to a 100% independent NZ owned Bank and proud to see the results of their efforts invested back into New Zealand. Our people can see the impact of their work benefitting New Zealanders as they work towards the bank's purpose: Helping New Zealanders get ahead by making banking really easy. Every time. Everywhere.

Our strong corporate values: One Team, People First, Integrity, Innovation, Keep it Simple set our standards and set us apart. We demonstrate our People First value through the distribution of our profit for the benefit of others and by providing our employees with a place to belong, grow, and be recognised.

We work together as a One Team community to ensure a sustainable future and we encourage every employee to have a voice and be an active participant in our success. We aim to create remarkable experiences for our people just as our people create remarkable experiences for our customers.

### Role dimensions

<b>Reports to:</b>	Branch Manager
<b>Department:</b>	Customer Solutions and Service
<b>Job Family:</b>	Leadership
<b>Location:</b>	Palmerston North
<b>Direct Reports:</b>	0
<b>Total Employees:</b>	0
<b>Financial Authority:</b>	No

### Role requirements

#### Primary purpose

- Work with the Service platform to ensure the delivery of the banks Service standards and creating a world class customer experience.
- Support the Service Centre Manager by undertaking and managing the Service Centre's daily operational and administration requirements.
- Support the Service Centre Manager and Sales platform to drive Home Loan growth and share of wallet by undertaking business development activities to generate new to bank business across the Service Centre's Region.
- Demonstrate and promote the Bank's values in all aspects of the role.

## **Role specific areas of responsibility**

### **Key Tasks**

#### **Promoting Services**

- Support the Service Platform to achieve customer referrals.
- To assist with strategic business generation initiatives across all areas of KPI's including Asset and Liability growth, and share of wallet products.

#### **Customer Service**

- Support the CSS platform to deliver a world class customer experience.

#### **Business Development**

- Generate new business leads for the Service Centre.

### **Expectations**

#### **Promoting Services**

- Through Business Development activities assist customers through consultation/education on the most effective use of the Bank's products and services to meet their needs.
- To provide accurate information on the products and procedures to convert opportunities to sales.
- To ensure all loan generation opportunities are followed up appropriately and promptly.
- To re-establish contact with prospects within 72 hours of the initial enquiry, including all CSC's.

#### **Customer Service**

- To ensure all email, mail, fax, telephone or walk-in enquiries are promptly attended to.
- That customers' current needs are identified with accurate and complete information always being provided, within the Bank's service and telephone standards.
- To ensure CSS productivity is maintained at a high level.

#### **Business Development**

- Establish local influencer networks to create referral opportunities with specific focus on home loan acquisition and opportunities.
- Promote the bank's employee banking packages to generate new business growth.

## Administration

- To complete or arrange loan applications for qualified customers
- To approve loan applications within the Bank delegated discretionary limits.
- To record and monitor cross sales, success ratio's and referrals, including CSC's.
- To monitor and maintain records of competitors activities.
- To monitor repaid loans requests for settlements and assist with responses and ERI etc.
- To monitor and manage daily overdrawn account report.
- To review all daily lending and banking reports, including management of suspense accounts.
- To administer lending/banking complaints procedures and responses.
- To be responsible for all fixed rate rollover enquiries and follow-ups.
- To manage arrears notification and follow-up procedures.
- Completion of all MyCARM requests

## Administration

- To ensure that loan documentation and assessment is completed in an accurate and timely manner.
- To utilise ALS processing system.
- To analyse loan applications in a competent manner ensuring that approvals are within Bank policies and discretion, approved at the best commercial return to the Bank.
- To ensure a high degree of accuracy and professional standard is achieved at all times.
- To maintain internal records of business tenders, lending propositions and loans approved, monitoring status and implementing follow up sales initiatives on a regular basis.
- To report on a regular basis any competitor activity in the financial environment.
- Follow up promptly in terms of the Banks requirements.
- To follow up on system generated correspondence, obtain commitment and report appropriately.
- Assist Lending Services with legal proceedings (demands PLA's etc.) where required.

### **Policies**

- To exercise sound judgement in the use of delegated discretion
- To operate within the guidelines of the Banks policies and procedures.
- To develop a comprehensive understanding of the Banks Services and policy parameters.

### **Development of our People**

- To develop and train CSS personnel
- To develop CSC platform in conjunction with Service Centre Manager with specific focus on Business Development.

### **Assist Loans Consultants**

- To ensure workflow is managed effectively.

### **To deputise for Service Centre Manager**

### **To provide inspirational leadership within the office.**

### **Policies**

- To ensure that all relevant lending and banking policies are understood and that standard procedures are always adhered to or accountability for variances is always accepted.
- To sign off all loans within delegated discretion.

### **Development of our People**

- That staff development planning is managed effectively and individual/team achievement acknowledged. That Training Centre follow-up programmes are implemented and personal development encouraged, through empowerment and delegated responsibility based on individual capacity.

### **Assist Loan Consultants**

- To assist Loan Consultants with Loans and ALD loading, where necessary.
- To undertake Management relief in the absence of Manager
- That leadership demonstrated will ensure all staff provide the highest levels of customer service.
- That relationships with staff/peers is professional and in keeping with the Banks values of Outstanding Customer Service, Absolute Integrity and Genuine Caring for People.
- To contribute to sales/training meetings. To be decisive in decision making. To take ownership of achieving positive outcomes to problems and issues arising to problems and issues within the working day.

**To take ownership of internal office resource demands.**

- To ensure staff rosters are prepared, monitored, and managed effectively.
- To monitor workflows and individual resource demands.
- To manage within the day resourcing and management of peak demand periods.

**Generic Responsibilities**

- Keep up to date with and comply with all Bank policy and procedures.
- Comply with all health and safety policies, directions and instructions and ensure that in the performance of duties not to undermine own health and safety or the health and safety of any other person. Be continually mindful of the Bank's Health and Safety Policy:
  - No business objective will take priority over health and safety.
  - All incidents are preventable.
  - Whilst management have ultimate accountability, we all have responsibility for health, safety and wellness.
  - All employees have the responsibility to stop any job they believe is unsafe or cannot be continued in a safe manner.
- At all times demonstrate the Bank's values.
- Embrace change and act as a change agent –accepting, embedding and reinforcing change in the workplace.

**Person specification****Required experience & qualifications**

- Strong leadership skills and the ability to coach and mentor a team
- A track record of achieving and exceeding business goals, and ideally leading a team towards these goals
- Retail banking experience with sound management and operational knowledge
- Essential home lending experience and knowledge
- The ability and personal presence to develop new business opportunities
- Highly developed relationship management skills
- A challenging, 'make-it-happen' personality
- Team contribution qualities and a strong work ethic

From time to time there may be additional activity not contained within this position description that the appointee is to complete in the interests of the appointment and their own personal development.

This position description provides a broad overview of responsibilities. The position description is a living document and the Bank reserves the right to amend from time to time as required.