

APPENDIX ONE:
Job Description



POSITION TITLE:	Client Services Manager
LOCATION:	Head Office, Tauranga
PEOPLE LEADER:	Head of Operations
TEAM:	Client Services, Operations

At Craigs (CIP) we are focused on helping our clients to achieve their financial goals and grow their wealth. We believe that where a client's financial future is concerned, our people are fundamental to achieving this. Our collective skills, knowledge and commitment means that we can provide the best possible outcomes for our clients.

The Client Services Manager is responsible for the People Leadership and mentoring of the Client Services team, as well as ensuring the administrative processes of CIP's savings products are completed in an accurate, timely, and compliant manner. This position is responsible for ensuring that all CIP and/or its subsidiaries obligations as a superannuation and KiwiSaver provider are met. A critical aspect of the role is the requirement to ensure that all appropriate internal controls are well defined and operating and that these controls are monitored and maintained with any exceptions identified, escalated and resolved. This includes ensuring compliance with FMCA regulations, MIS license obligations, Inland Revenue SPA obligations and KiwiSaver, Superannuation and HMRC QROPS rules.

This role requires an understanding of the KiwiSaver Act 2006, the Financial Markets Conduct Regulations 2014, His Majesty's Revenue & Customs (HMRC) QROPS rules, the Superannuation Schemes Act 1989 and other relevant legislation as it pertains to the CIP savings products.

WHAT I DO

- Ensure that all appropriate internal controls are in place and are monitored and maintained, and any exceptions are identified, escalated and resolved.
- Supervise the execution of all client instructions and trades, including the processing of direct debits, investment instructions for client funds, FX purchases and sales, the buying and selling of listed and unlisted securities, the allocation of securities to client portfolios and the processing of all client withdrawals and transfers.
- Ensure that all withdrawals and transfers are processed in line with relevant legislation requirements, within the required timeframes and all taxes and fees are calculated and deducted and interest actualised prior to payment.
- Manage the processing and recovery of scheme and product fees, expenses (including management and administration fees and audit and legal expenses) and taxes.
- Ensure that compliance with FMCA regulations, MIS license obligations and HMRC QROPS requirements is maintained.
- Ensure that all KiwiSaver Scheme Provider Agreement (SPA) business requirements are met; including ensuring that all expected incoming messages from the Inland Revenue are received and processed, all outgoing messages are delivered to the IR within the timeframes stipulated in the SPA and all annual, revised and final KiwiSaver Government Contribution claims are made.
- Perform regular reviews of system and operational procedures required to support the products, with a view to limit errors and improve both team efficiency and client service.

- Liaise with CIP's Inland Revenue Relationship Manager and/or the Supervisor regarding KiwiSaver processes and/or issues and attend the quarterly Supervisor's meetings.
- Assist with NZX, annual financial, controls and registry audits and reviews undertaken by external Auditors and others.
- Manage the production and delivery of FMCA compliant client reports within the legislated timeframes.
- Prepare and circulate monthly and quarterly management reports to relevant stakeholders.
- Liaise with key-stakeholders and work collaboratively to ensure cohesive business processes and provide input into any relevant project workstreams as required.
- Respond as required to client and adviser queries.

LEADERSHIP AND PEOPLE MANAGEMENT

- Provide leadership, training and support to develop the capability of all Client Services team members to enhance long term performance, including professional development where appropriate for continuous improvement.
- Lead and foster meaningful working relationships with other department heads and managers.
- Provide guidance (technical and general), coaching and feedback for team members in dealing with problems or issues to ensure a client focused approach.
- Develop and support a positive team culture, fostering principles of excellence with engaged employees.
- Manage performance and conduct issues in accordance with Company policy, including disciplinary processes if required.
- Ensure clear processes, roles and responsibilities are in place for all team members, prioritising work when required and balancing the allocation of resources.
- Undertake capacity planning, ensuring resourcing requirements meet the need of the teams and the business.
- Assist with staff remuneration review, making recommendations on team members' remuneration.

GENERAL DUTIES AND RESPONSIBILITIES

- Operate within the parameters of the NZX rules and regulations, relevant legislation and CIP procedures and policies.
- Maintain a high level of competence with Craigs Investment Partners' systems.
- Follow company policy and process to ensure client information is protected against loss, unauthorised access, use, modification or disclosure.
- Maintain the core competencies as set down by the Company from time to time.
- Complete all Company educational requirements as required for the role as set by the Company.
- At all times follow Company prescribed administrative processes and policies, including use of supporting systems.
- Act professionally, ethically and work co-operatively and constructively within the framework of the Company structure.
- At all times act with integrity and treat clients fairly and respectfully.
- Any other tasks as requested by your manager.

WHAT I VALUE

Our Values



We are stronger together



We strive for excellence



We put people first



We do what's right

At Craigs, we pride ourselves on creating an environment where our people feel they belong and can bring their best self to work and feel valued. We grow as a team and with our clients and are always looking to support our communities – both internal and external. Our values build the foundation of how we work and how we provide great outcomes for our people and clients.

WHAT I BRING

Qualifications	<ul style="list-style-type: none"> • Relevant tertiary qualification preferred, either Finance, Business or Administration
Knowledge/Experience	<ul style="list-style-type: none"> • 7+ years' experience in NZ financial services • Knowledge of NZ Regulations and Legislation, including: KiwiSaver Act 2006, Financial Markets Conduct Act (FMCA) 2013, His Majesty's Revenue & Customs (HMRC) QROPS rules, the Superannuation Schemes Act 1989, and NZX regulations • Operational and regulatory knowledge of NZ superannuation and KiwiSaver, including requirements of offer documents and advertising • Operational knowledge of trade and settlement processing • Managing and overseeing reconciliation and control processes
Key Skills and Attributes	<ul style="list-style-type: none"> • Strong people leadership, training, mentoring and coaching skills • Growth mindset, with a focus on change and continuous improvement • Excellent time management and organisational skills • Attention to detail, with a flair for process and accuracy • Intermediate Excel Microsoft Office user • Excellent communication skills, with the ability to communicate effectively at all levels in the business • Proactive, self-starter with the ability to show initiative • Ability to demonstrate flexibility and embrace change • Energetic with a commitment for ensuring the delivery of a high quality client experience