

Position Description

Manager Customer Banking



The Cooperative Bank

Our purpose

Our long-term aspirations are to develop more long-term value-based relationships with our customers, and for our people to grow and develop so that they are better off working at the Co-operative.

Our values

Our values represent who we are, how we think, and how we behave to bring these to life every day. You'll demonstrate behaviours that define our core values and support an inclusive culture with a strong teamwork spirit.



About the team

Our Customer Banking teams are responsible for providing award-winning customer service and banking experience for our customers across New Zealand. We have 25 customer banking network teams located from Whangarei to Invercargill, as well as inbound contact centre, customer advice and operational teams based in our Wellington head office.

Our Customer Banking teams are ultimately responsible for delivering excellent customer service across multiple channels, service, products, and banking needs; ensuring our customers are enabled to make financial decisions that are best for them.

Purpose of this position

The Manager Customer Banking is a pivotal role in the Customer Banking team at the Co-operative Bank, as your focus will be about taking our Bank's strategic vision and turning this into operational reality. A key focus of the position will be on leading a team to deliver good customer outcomes and experiences.

As the Manager Customer Banking you will have end to end accountability for the team/s and location/s you manage across the full suite of banking responsibilities including compliance, quality assurance, performance, process improvement and relationship management.

Some of these measures will be:

- Your contribution to the growth of the Bank through customer outcomes and customer growth;
- Delivering customer outcomes over a variety of measures and channels for your location/region;
- Developing and growing the home lending and personal lending pipelines within the Customer Banking regions;
- Applying robust decision making to lending decisions;
- Overall compliance with internal and external requirements;
- A team that delivers on our Banks purpose and beliefs;
- Development of the right relationships with external stakeholders.

As well as this you will continue to lead your team from the front by demonstrating daily the need to meet our customers' needs and provide relevant information to enable them to make decisions and achieve their goals, while having responsible lending conversations where required. This would include but would not be limited to achieving branch performance across a variety of measures, including customer experience and customer growth, and does so across multiple channels, including face-to-face, email and phone.

Position reports to: Regional Manager

Challenges and opportunities of this role

- Being agile and flexible with decision making as customer and market conditions change;
- Delivering operational results based on the Banks goals and vision; whilst making sure relevant audit and compliance standards are met;
- Keeping up to date with legislative changes and retaining a strong knowledge of product and processes;
- Meeting internal and external compliance requirements across each employee;
- Inspiring and developing a team that can lead the Bank into the future while keeping the customer at the centre of what they do.

How you will contribute:

What you'll do	Success will mean
Deliver Good Customer Outcomes & Results	
<p>Contribute to and own the delivery of the agreed Customer Banking plan commitments focused on good customer outcomes and growth for the region across a wide range of metrics, both through team and own customer outcomes activities.</p> <p>Facilitate, via different channels the transition of easy service face to face customer transactions to digital platforms, freeing up business time for exploration of other banking products including lending, new business etc.</p> <p>Maintain exceptional technical knowledge of the Bank's full product range to be able to meet customer needs.</p>	<p>Achievement to the Customer Banking plan across:</p> <ul style="list-style-type: none"> • New customer origination and active customer growth. • Region and broker home loan, personal loan origination and balance sheet growth. • Deposit balance sheet growth. • Product uptake across the suite of options for example Insurance, credit cards and KiwiSaver. • Increased customer utilisation of self-service platforms via ongoing customer education and option awareness.

What you'll do	Success will mean
<p>Act as a technical expert and escalation point for complex customer lending or queries.</p> <p>This role is not a Nominated Representative role for Co-operative Bank and is therefore not responsible for providing regulated financial advice to customers.</p>	
Leadership and Coaching	
<p>Drive and manage customer outcomes through effective customer outcomes leadership and coaching within the agreed Customer Banking customer outcomes framework (e.g. EVOLV Framework).</p> <p>Learning requirements or opportunities of team are identified and proactively supported or managed.</p> <p>Leads and role model cross functional ways of working across the Customer Banking team, championing sub-regional ways of working.</p> <p>Owens and leads the team on the journey of continuous improvement and system changes as the Bank evolves to meet market and customer changes.</p> <p>Knowledge and understanding of policy changes and learning requirements are up to date, and role modelled for the team.</p>	<p>The core agreed activities within the customer outcomes framework are undertaken:</p> <ul style="list-style-type: none"> • Regular interactive and focused location meetings are held. • Regular observation and coaching of employees within Customer Banking. • Drive a strong customer outcomes culture within the Customer Banking team. • Develops and delivers programs of work that are inclusive of peers and the wider Customer Banking team. • Embeds and owns organisationally driven system and change initiatives. • Policies, processes and learning requirements are executed correctly.
Compliance and Risk Management	
<p>Own, develop and implement a sound risk management and compliance culture.</p> <p>Management of customer complaints in a timely and effective manner, escalating as required.</p> <p>Ensures that for all team members and personally:</p> <ul style="list-style-type: none"> • Processes (and approves within delegation) secured and unsecured credit applications. • Current policy, procedures and legal requirements are adhered to at all times. • All lending applications are properly and promptly reviewed and assessed within the agreed service level timeframe. 	<ul style="list-style-type: none"> • Legislative requirements are met (including the FAA, AML, and CCCFA). • Loan applications submitted are complete, accurate, and contain all necessary information. • Credit checks are properly researched and queried where appropriate. • Lending policy is adhered to, or where the proposal is outside policy, possible courses of action are identified and initiated. • Credit forms and documents are accurately completed and retained as per the document retention guide. • Effective and efficient management of all risks within locations, including physical security. • All compliance training is completed. • No surprises culture within the role's location and wider Customer Banking team.

What you'll do	Success will mean
<ul style="list-style-type: none"> Information provided to customers is based on needs to enable them to choose a suitable option, having responsible lending conversations where applicable. Alternative options are discussed before declining applications, including advice referral if required. Recognises where regulated financial advice or recommendations may be required and escalating to the appropriate team, while balancing the customer experience. All information is documented in accordance with record keeping requirements. 	<ul style="list-style-type: none"> Minimum expectation is "meets expectations" for risk review ratings (RAR). Compliance activities for team completed (e.g., monthly observations) All employees complete required learning modules within expected timeframes. Early delinquency management performance vs. targets. Strong security awareness and culture and compliance with security policies and procedures. Understanding of the difference between information-only and regulated financial advice conversations, and Co-op's escalation process.
Customer Experience	
<p>Developing, motivating, and coaching to deliver exceptional customer service, both through team and personal role modelling.</p>	<p>Measure successful customer experience by:</p> <ul style="list-style-type: none"> Customer satisfaction and other customer feedback and monitoring programs reaching targeted or desired levels. Employees skilled at understanding customer needs and meeting as appropriate across the full range of banking products we offer, making referrals to other Bank teams where required.
People Management	
<p>Effective leadership and people management.</p> <p>Establish and role model an achievement culture in your location and the wider Customer Banking team.</p> <p>Role model and embed the Banks beliefs.</p>	<ul style="list-style-type: none"> Regular engagement and plans are in place with the team for the delivery of agreed Customer Banking OKR's (objective key results) A regular cycle of team face to face catch ups is in place and documented as needed. Development and training plans are in place for employees. Manage and coach staff members where performance issues arise. High level of employee satisfaction and engagement. Recruitment (and retention) of first-rate people. Effective succession planning.
Change Management	
<p>Own and implement strategic change initiatives within the region.</p>	<ul style="list-style-type: none"> Successful implementation of change initiatives. Strong employee buy-in to the change (employee survey results).

What you'll do	Success will mean
	<ul style="list-style-type: none"> Results from change initiatives are delivered.
Healthy and safe work environments	
<p>Follow all health and safety policies, standards, emergency procedures and plans.</p> <p>Participate in health and safety activities, training and meetings as required.</p> <p>Reports hazards, near misses, injuries, incidents, and ideas for continuous improvement.</p> <p>Cease work if an unsafe situation arises and seek assistance.</p>	<ul style="list-style-type: none"> Having healthy and safe ways of working. All workers feel empowered to and aware of opportunities to participate in health and safety activities. Our people can easily report hazards, near misses, injuries, incidents, and ideas for continuous improvement. Workers stop work if they feel unsafe and connect with their people leader or other workers for assistance.

Decision making and responsibilities

The Manager Customer Banking will be assigned individual delegated authorities in accordance with both the requirements of the role and the incumbent's (or applicants) relevant knowledge and skills. This may include lending to customers and entities such as trusts, look through companies and limited liability companies.

a) Decisions and/or financial accountabilities:

- Employee disciplinary measures/actions, not including dismissal.
- Operational and Capital expenditure approvals within budgets.

b) Actions and decisions that are recommended to a higher level of management for approval:

- Recommend appointment of hiring employees.
- Expenditures in excess of delegated authority.
- Credit decisions outside delegation and or policy.

Financial responsibilities

a) Financial and other business dimensions of the part of the business this role is responsible for or contributes to eg. customer outcomes revenue, customer outcomes volumes, product range, budgets, expenditure, value of major projects.

- Customer base and revenue stream for relevant branch location

b) Personnel Dimensions (Employees reporting to this position directly and indirectly)

- Number of staff: 4 to 14 (dependent on branch size, dual location, subordinate roles etc).

Qualifications and experience

- Role requires significant (5+ years) experience in financial services, including customer service and compliance management.
- Recent experience in a banking and/or customer service leadership role is desired.
- Experience across suite of Bank products is essential (if external then equivalent bank process and/or understanding is sufficient).

Skills and attributes

Technical Skills

- Strong understanding of financial services distribution.
- Managing performance outcomes vs. plan targets, implementing strategies for the achievement of plan targets, and motivation of employees responsible for the plan target achievement.
- Experience in people management skills performance management, coaching, motivation, and recruitment.
- Demonstrated ability to deliver results across a wide range of metrics and channels, with a particular capability in developing local strategies which deliver results.
- Problem solving and good judgement – ability to analyse problems and provide well thought out solutions.

Personality Attributes

- Strong people orientation and the ability to achieve through others.
- Strong customer service focus.
- Highly developed time management and self-motivation skills.
- Pragmatism and resilience.

Leadership Skills

You will be expected to demonstrate behaviours from our Leadership skills framework through your actions, the way you work and how you work with others.