

Lending Specialist

Our Massive Transformational Purpose

Unleash our unparalleled customer care for community good

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

Lending Specialist

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.

We're a leader in customer service, having won the 2019 Consumer NZ People's Choice Award for Banking four years in a row and the 2019 KPMG New Zealand Customer Experience Excellence Award.

Our focus to deliver good customer outcomes is in our people's DNA and TSB is so committed to it, it's a core part of our purpose: Unleash our unparalleled customer care for community good.

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

Reports to:	Team Leader Specialist Lending
Department:	Customer Solutions and Service
Job Family:	Technical Specialist
Location:	New Plymouth
Direct Reports:	0
Total Employees:	0
Financial Authority:	No

Role requirements

Primary purpose

To provide specialist lending support and solutions to customers, primarily focusing on new homes / build, refinancing customers and complex lending.

The primary purpose of this role is to manage lending enquiries, close sales and to complete applications fully and accurately. You will actively support the bank in social networking and growing external professional and referral relationships, while demonstrating and promoting the banks values in all aspects of the role.

You will undertake comprehensive needs-based conversations and related services and support the bank to achieve its overall profit, sales and service objective and good customer experience outcomes.

Role specific areas of responsibility

- To create and develop long term relationships with customer's to accurately understand and support their financial needs at each stage. To actively monitor retention of existing business and fixed rate loan rollovers
- New business opportunities are to be actively sought out and targeted
- To have knowledge of and establish relationships with local prime referral channels and Team Deal partners
- To undertake customer interviews and compete a needs-based conversation including lending discussions / applications in a professional and timely manner
- To analyse and approve all lending (home lending, self-employed / small business lending and Visa applications), within the Banks delegated discretionary authority
- To promote the Bank's full suite of lending and general banking services and develop strategically important business or referral alliances
- Lending objectives are actively pursued at all times. That additional Bank services are promoted wherever possible. To ensure referrals are made where possible, to other Divisions of the Bank
- That maximum effort be made to meet budgeted profit forecasts. That lending objectives are achieved in terms of target business criteria. That all lending is at the best possible commercial return to the Bank and relevant fees are charged
- Ensure that teamwork is encouraged and actively contribute to the ensure the success of the Lending Centre of Excellence
- Ensuring compliance with relevant legislative requirements including but not limited to, CCCFA, Property Law Act and the Code of Banking Practice etc;
- Identify opportunities for process improvement and participate in projects as required
- Identify and proactively report operational and credit risks

Generic responsibilities

- Keep up to date with and comply with all Bank policy and procedures.
- Comply with all health and safety polices, 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

- New Zealand Certificate in Financial Services L5
- At least 4-5 years in a Retail lending position
- Exceptional relationship management skills

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.