

Position Description

Consultant (Customer Education)



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 the frontline in delivering award-winning customer service and banking experiences for our customers across Aotearoa New Zealand. This covers everything from the delivery of our customer experience strategy and fair conduct programme, to our behind-the-scenes customer operations and customer facing network.

These teams are integral to our commitment to 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.

Our Takapuna Customer Hub is part of our future customer experience model, bringing to life enhanced specialisation and customer service to deliver better transparency, better accountability and even better financial outcomes.

Three teams work from our Customer Hub: the Branch team, the Specialist Operations Team and Inbound Team. These teams work collectively to deliver a positive, seamless experience for customers.

You will be part of a team that brings our customer goals to life, ensuring that customers feel heard, supported, and confident their needs are being met.

Purpose of this position

You will be in a branch role, focused on supporting our in-person customers with their banking needs. You will focus on educating them to adopt digital tools and helping them to resolve

problems. You will work to understand our customers to support them to achieve their goals and manage their day-to-day banking across our everyday banking, insurance, investment, and lending products.

This position reports to: Auckland Service Centre Manager

You will deliver an exceptional customer service by understanding our customers' needs and different life stages. While you will primarily be supporting customers face to face within the branch, you will also support customers across other channels such as email, video, and phone calls. You will also contribute to the day-to-day performance and operations of the team by prioritising tasks from customer service interactions, compliance, and administration; making the role varied and generalist in nature.

Challenges and opportunities of this role

- Spending time to educate customers on utilisation of digital tools so that they are better able to self-serve in future.
- Supporting a variety of different customers requires you to be pro-active, actively listen, be empathetic and professional, taking a genuine interest and asking the right questions.
- Supporting people through major life milestones, as well as through stressful events and vulnerabilities.
- Managing customer interactions to ensure appropriate customer and business outcomes are met, with challenging situations managed with empathy or escalated effectively.
- Working in a highly regulated industry, you will have the opportunity to inform and protect our customers and empower them with knowledge to help build their financial literacy and adopt digital services.

How you will contribute:

| What you'll do | Success will mean |
|---|--|
| Customer Education and Demonstration | |
| <p>You will engage customers coming into the branch, introducing them to digital banking options such as mobile apps, online banking platforms and self-service tools that give them greater control and flexibility.</p> <p>Your ability to actively listen, empathise, and ask the right questions will allow you to demonstrate how these digital tools can simplify their banking experience, streamline transactions and improve their financial literacy.</p> <p>You will empower customers with knowledge and practical guidance on how to complete banking tasks and meet their needs through self-service channels.</p> <p>Where customers have more complex needs you will refer them to other staff members in the branch or elsewhere in the country via appointment.</p> | <ul style="list-style-type: none"> • Customers will feel empowered and prepared to complete banking tasks through our digital and self-service channels. • Timely and professional support will be provided to customers through face-to-face interactions. • Customer needs and opportunities to educate and demonstrate are accurately identified using active listening, open questioning, and empathy. • Customers are seamlessly handed over to other staff members who can help. |

| What you'll do | Success will mean |
|---|--|
| Creating Customer Experiences | |
| <p>Have robust needs-based conversations across multiple product and service options.</p> <p>Identify when regulated financial advice may be required.</p> <p>Provide professional and timely customer experience and service standards with customer records maintained to required standards.</p> <p>Act in the best interest of the customer by assisting them to make informed decisions relevant to their needs.</p> <p>Customer feedback is well managed and dealt with in a timely manner.</p> | <ul style="list-style-type: none"> • Customer needs and future ambitions are accurately identified using active listening, open questioning, and empathy. • Referral to advice team when financial advice needs are identified. • Service to customers across multiple customer-facing channels are within service timeframes and at a professional standard. • Customer interactions are fair, transparent and in good faith without pressure or undue influence. • Timely customer de-escalation and/or complaint management as they arise. |
| Our Products | |
| <p>Provide accurate information to assist customers to make informed decisions and/or services based on needs identified.</p> <p>Obtain required product learning and lending delegations and maintain strong understanding of products and services including:</p> <ul style="list-style-type: none"> ○ Everyday banking accounts, term deposits and KiwiSaver ○ Insurances, personal loan, credit card and overdraft facilities. | <ul style="list-style-type: none"> • Customer conversations build long-term relationships through acquisition and maintenance of suitable products. • Contribute to service and product outcomes within your team and region. • All lending applications are: <ul style="list-style-type: none"> ○ Accurately reviewed within our agreed service level timeframe. ○ Complete with supporting documents. ○ Assessed within credit policy, with decisions made within delegation. ○ Alternative options are discussed. |
| Regulatory and Compliance Environment | |
| <p>Build a strong risk culture by meeting the required standards of risk, compliance, and regulatory requirements whilst achieving great customer outcomes.</p> <p>Understand risks when dealing with customers and making decisions that protect our customers and the organisation.</p> | <ul style="list-style-type: none"> • Apply judgment to make good risk-based decisions. • Maintain conduct and compliance standards by keeping up with learning and information. • Products and services provided meet specific financial services and legislative requirements. • Assurance reviews identify desired team standards with no individual issues identified. |
| Service and Administration | |
| <p>Customer service, administration and account activities are maintained in a timely,</p> | <ul style="list-style-type: none"> • Service, transaction, and administration across a variety of tasks such as: <ul style="list-style-type: none"> ○ General customer enquiries |

| What you'll do | Success will mean |
|--|--|
| <p>accurate and efficient manner and to a high standard.</p> <p>Manage emotional, more complex account scenarios and investigations accurately and with empathy, referring to team members when required.</p> <p>Complete timely administration, processes and reporting to support customers with changing circumstances.</p> | <ul style="list-style-type: none"> ○ Setting up new channels, ATM cards, automatic payments, direct debits. ○ Balancing of non-cash transactions. ● Timely support to customers with fraud, disputes, and other account enquiries. ● Contact and support customers who are experiencing payment difficulties or hardship. |
| 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

a) Decisions able to be made within delegated authorities:

- The Consultant will be assigned individual delegated authorities in accordance with the requirements of the role.

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

- Credit decisions outside delegation/policy.
- This role is not responsible for providing regulated financial advice to customers.

Qualifications and experience

- Role requires at least 2 years' experience in a customer service position e.g., retail, technology or furniture sales, hospitality.
- Secondary education with passes in English and Maths (at NCEA Level 3) is desired.
- Experience in a frontline financial services environment or similar role is an advantage.

Skills and attributes

Technical Skills

- Customer service skills.
- Verbal, numerical and literacy skills.
- Communication and Education – able to explain and demonstrate online tools and processes to customers in an easy to understand way, being patient and encouraging as needed.
- Learning ability - able to learn, understand, apply, and retain new information/ learning/ training.
- Problem identification and solving, critical thinking, good judgment, common-sense and proactive decision making.
- Computer skills - including email, Microsoft Applications.

Personality Attributes

- **Interpersonal skills:** Professional, responsive, pro-active helpful, and empathetic - welcoming, pleasant, friendly, approachable, considerate, communicative, socially confident.
- **Strong work ethic:** Sound attention to detail, follow-through, being organised, time management, multi-tasking, diligent - reliable, good work ethic, following rules and process.
- **Adaptable and agile:** Flexible, open, adaptable, and resilient, thinking on your feet.
- **Integrity and honesty:** Maintaining confidentiality, trustworthy with money, and discretion.
- **Values driven:** a genuine connection to our values and desire to work in a people and customer first environment.

Leadership Skills

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