

# SME Manager

## 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

## SME 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.

We're a leader in customer service, having won the 2020 Consumer NZ People's Choice Award for Banking five years in a row and the 2020 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

<b>Reports to:</b>	National Manager SME
<b>Department:</b>	Customer Solutions and Service/
<b>Job Family:</b>	Technical Specialist
<b>Location:</b>	New Plymouth
<b>Direct Reports:</b>	0
<b>Total Employees:</b>	0
<b>Financial Authority:</b>	No

### Role requirements

#### Primary purpose

The primary purpose of the role is to successfully manage and grow a portfolio of SME clients, with a strong focus on teamwork. A key part of the role is to work with internal and external stakeholders, specialists and advisors to identify new revenue opportunities from existing clients and prospects.

Enhance our partnerships with our clients and prospects and the wider business market and drive business performance through effective management of a portfolio of

customers via origination of new business, maximising income and minimising potential loss.

### **Role specific areas of responsibility**

- Along with other SME Managers , manage the portfolio of TSB Banks SME client relationships. This is to be undertaken with the goal to maintain and enhance profitability, customer satisfaction and credit risk profile consistent with TSB Bank's objectives.
- Undertake financial analysis and prepare SME loan applications from telephone interviews, to loan application and submission to Credit Risk for approval, and loan documentation. Taking ownership for the for the customers end to end experience and successful conversion of the transaction.
- Work with the TSB Branch network to provide clients and prospects with tailored solutions to meet all their current and future financial needs.
- Be a trusted professional partner of TSB Bank's business customers, by understanding their business, their growth objectives, operating cycle and their industry and present strategies to help them achieve.
- Meet TSB Bank's financial targets by developing, promoting and selling a range of tailored and unique solutions incorporating Bank Products and services to meet client and prospect needs and maximise Bank earnings.
- Role model sales performance and customer centric needs based conversation within the SME team in line with TSB Bank sales and customer service framework.
- Provide an excellent experience for our business customers putting them first in everything we do. This means providing quality financial solutions supporting the growth of the business, being the face of the bank and exceeding expectations at every opportunity.
- All overdrawn accounts and loan arrears are monitored daily and managed where appropriate. That all contact with clients in these circumstances are handled tactfully and professionally.
- Identifying trends in SME data to provide insight and make appropriate recommendations for action.
- Ensuring that covenant compliance and events are monitored, implemented and completed.
- Ensure that all risks, incidents and issues are being reported and appropriately managed.

### **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

#### Essential:

- The ability to structure opportunities and referrals into bankable transactions through the provision of strong relationship and assessment skills, supported by detailed financial and risk/mitigant analysis, that succeed in obtaining Credit approval.
- Previous customer sales skills and experience is required, with a proven track record of being able to successfully close competitive business opportunities in order to build and maintain a quality, profitable portfolio of loyal clients.
- Banking experience (preferably business banking), or 2+ years Analyst experience.
- Demonstrated commercial acumen and an understanding of loan processes.

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.