



# THE CO-OPERATIVE BANK POSITION DESCRIPTION

**Position Title:** Customer Service Agent  
**Reports To:** Manager Customer Banking

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**OUR VISION** *To change banking for good*

**OUR PURPOSE** *To benefit our customers*

**OUR BELIEFS** *and behaviours*



## PURPOSE OF THE POSITION

The Customer Service Agent is a generalist role and in most circumstances is the first line of contact with customers who engage with the Bank through non-face to face channels. The Customer Service Agent is expected to provide an excellent service experience by quickly and efficiently assessing customer needs and helping deliver the right solution (either themselves or by referral to other staff).

The role is key in achieving the Customer Banking team’s performance targets across a variety of measures (including customer outcomes, customer experience and customer growth).

## MAJOR CHALLENGES

- Multitasking, prioritisation and dealing with unplanned interruptions.
- Achieving an appropriate balance between reactive and proactive work.
- Accuracy and attention to detail.
- Actively contributing to achievement of the bank’s performance targets.
- Understanding which activities are outside delegation and /or policy and referring to an appropriate staff member.

## ACCOUNTABILITIES

What you'll do	Success will mean
<b>Customer Outcomes</b>	
Contribute to the achievement of the Bank's goals by delivering excellent customer experiences and through identification of referral opportunities to other staff.	<p>Growth across the following metrics:</p> <ul style="list-style-type: none"> <li>• New Customer acquisition.</li> <li>• Active customer growth (including retention).</li> <li>• Customer digital and self-service usage.</li> </ul>
<b>Relationship Development</b>	
<p>Build relationships with customers by establishing rapport, proactively identifying their needs across the full product and services range and offering and delivering suitable solutions (referring where necessary).</p> <p>Undertake prompt follow up on scheduled phone calls and leads.</p> <p>Proactively seek referrals from existing customers on product needs that may not be currently met by Co-Operative Bank.</p> <p>Maintain good technical knowledge of the Bank's full product range.</p>	<p>Provision of an excellent and professional customer experience that generates increased business and encourages customers to promote the bank to others.</p> <p>This is measured through:</p> <ul style="list-style-type: none"> <li>• Monthly qualitative reviews of calls</li> <li>• Customer satisfaction &amp; net promoter score, which is measured by independent surveys.</li> </ul>
<b>Compliance and Risk Management</b>	
<p>Adheres to current policy, procedures and legal requirements.</p> <p>Makes or recommends appropriate solutions for customers.</p>	<ul style="list-style-type: none"> <li>• Legislative requirements are met pursuant to the relevant legislation (including the FAA, AML, and CCCFA).</li> <li>• Forms and documents are accurately completed and retained as per the document retention guide.</li> <li>• All compliance training is completed.</li> </ul>
<b>Other Accountabilities</b>	
<p>Works collaboratively with other members of the Team.</p> <p>Complies with Health &amp; Safety requirements, including practicing safe work methods, and helping management eliminate workplace hazards.</p>	<ul style="list-style-type: none"> <li>• Team work is well-integrated and team goals are achieved.</li> <li>• Demonstration of behaviors that define our core beliefs</li> <li>• H&amp;S good practice and compliance supports a safe workplace.</li> </ul>

## DECISION MAKING AUTHORITY

The Customer Service Agent will be assigned individual delegated authorities in accordance with both the requirements of the role and the incumbent's relevant knowledge and skills.

- a) Decisions able to be made within delegated authorities:
  - No Lending Delegation
  - Authorised to waive fees ("put it right" for a customer, fee refunds and reversals) of up to \$200 or within individual delegation limits in accordance with policy.
- b) Actions and decisions that are recommended to a higher level of management for approval, e.g:
  - Decisions outside delegation and or policy.

## EXPERIENCE AND QUALIFICATIONS

- Four years secondary education with passes in English and Maths (at NCEA Level 2 or 6th form level) or equivalent work experience.
- At least two years' work experience - ideally in a customer service position in retail, hospitality or financial services (OR if school/university leaver - part-time work experience through studies).
- Experience in a contact center, banking or customer service environment.

## SKILLS AND ATTRIBUTES

### Leadership Skills

All of our people are leaders, no matter their role in the organisation. The leadership skills we look for and actively develop in our people.

- **Self-Aware:** You understand your own strengths, values and derailers and seek to be authentic in your leadership style. You have a growth mind-set and want to be the best leader you can.
- **Team builder:** You understand that people have different motivators and styles, and you adapt your approach accordingly. You quickly mobilise and motivate teams of people to work co-operatively to get things done.
- **Influencer:** You want to make an impact beyond the borders of your role. You have presence and demonstrate 'horizontal leadership' across the organisation. You know the formal and informal channels to getting things done.
- **Change agent:** You are focused on the everyday improvement and innovation needed to create our digital future. You have the skills to not only conceive change, but to implement it effectively in an agile and flexible way. You are resilient in the face of setbacks.
- **Business savvy:** You understand how the Bank makes money and the drivers of long term value. You are attuned to market conditions, longer term trends and the changing needs of consumers.
- **Custodian:** In everything you do, you are focused on upholding our beliefs and working for the long term benefit of the Bank and its customers.

### Technical Skills

- Verbal, numerical, literacy.
- Customer service and Sales skills.
- Time and work management including planning, multi-tasking, prioritising work, administration and processing skills.
- Computer skills - including email, internet, Microsoft applications.
- Excellent written communication skills

### Conceptual Skills

- Learning ability - able to learn, understand, apply and retain new information/learning/training.
- Problem identification and solving.
- Judgment and decision making.
- Risk Awareness - including safety, security, etc.

### Personality Attributes

- Individual/own personality and character.
- Responsive, helpful and empathetic - welcoming, pleasant, friendly, approachable, considerate, communicative.
- Team player - enjoys working in and contributing to the team.
- Flexible, open, adaptable and resilient.
- Intelligent and articulate.
- Professional and high standard of presentation.
- Diligent - reliable, consistent, good work ethic.
- Compliant, accurate and complete - including sound attention to detail, follow-through and completion of tasks.
- Organised, efficient and productive, autonomous / Independent.