



The Cooperative Bank

The Co-operative Bank Position Description

Position Title: Customer Service Agent

Reports To: Team Leader Inbound Operations

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. We sum that up in a purpose statement: to grow together and share the gains.



Long Term Aspirations



Our values

Our values represent who we are, how we think, and how we behave to bring these to life every day.



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, 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 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 providing relevant information to enable the customer to make the right decision (either themselves or by referral to other staff). This role will also be responsible for identifying potential regulated advice needs for customers and escalating to the appropriate team.

A Customer Service Agent plays a big part in achieving Bank performance 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.
- Keeping up to date with legislative changes and retaining a strong knowledge of product and processes.
- Understanding which activities are outside delegation and /or policy and referring to an appropriate staff member.

Key accountabilities

What you'll do	Success will mean
Good Customer Outcomes	
<p>Contribute to the achievement of the Bank's goals by delivering excellent customer experiences and through identification of referral opportunities to other staff.</p> <p>Service customers through non-face to face channels, i.e. phone, email and social media.</p> <p>Maintain good technical knowledge of the Bank's relevant product range to be able to meet customer needs.</p> <p>This role is not a Nominated Representative role for Co-operative Bank and is therefore not</p>	<p>Outcomes and/or growth for the team and Bank across the following metrics:</p> <ul style="list-style-type: none">• New Customer acquisition.• Active customer growth (including retention).• Customer digital and self-service usage.• Referral for customer advice as identified.

What you'll do	Success will mean
responsible for providing regulated financial advice to customers.	
Relationship Development	
<p>Build relationships with customers by establishing rapport, proactively identifying their needs across the full product and services range and providing relevant information or referral.</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 the Bank.</p>	<p>Provision of an excellent and professional customer experience that generates good customer outcomes and Bank growth and encourages customers to promote the Bank to others.</p> <p>This is measured through:</p> <ul style="list-style-type: none"> • Monthly qualitative reviews of calls • Customer satisfaction & net promoter score, which is measured by independent surveys.
Compliance and Risk Management	
<p>Adheres to current policy, procedures and legal requirements.</p> <p>Provides information to customers based on needs to enable them to choose a suitable option (having responsible lending conversations where applicable) or refer them to other Co-op staff as required.</p> <p>All information is documented in accordance with record keeping requirements.</p> <p>Knowledge and understanding of policy changes and learning requirements are up to date.</p> <p>Undertaking services and processes to support effective customer service and running of the Inbound Team.</p>	<ul style="list-style-type: none"> • Legislative requirements are met pursuant to the relevant legislation (including the FAA, AML, and CCCFA). • Forms and documents are accurately completed and retained as per the document retention guide. • All compliance training is completed. • Understanding of the difference between information-only and regulated financial advice conversations, and Co-op's escalation process. • Policies, processes and learning requirements are executed correctly.
Contribute towards 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>	<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 are able to easily report hazards, near misses, injuries, incidents and ideas for continuous improvement.

What you'll do	Success will mean
Cease work if an unsafe situation arises and seek assistance.	<ul style="list-style-type: none"> Workers stop work if they feel unsafe and connect with their people leader or other workers for assistance.
Other accountabilities	
<p>Works collaboratively with other members of the Customer Banking Team.</p> <p>The Co-operative Bank values are represented in the way that we work with each other to deliver outcomes.</p>	<ul style="list-style-type: none"> Team work is well-integrated and team goals are achieved. Demonstration of behaviours that define our core values.

Decision making

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 \$50 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.

Qualifications and experience

- Four years secondary education with passes in English and Maths (at NCEA Level 2 or 6th form level) or equivalent work experience.
- Preferably 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 centre, banking or customer service environment is ideal but not necessary.

Skills and attributes

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
- 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.

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 mindset 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.