

Position Description

Consultant



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

The Co-operative Bank is a different kind of bank. Our customers are at the heart of our bank – in fact, they own it. We're 100% owned by our customers, and the only bank in New Zealand to give our customers a share of our profits.

The Co-operative Bank has a nationwide branch network made up of frontline banking team members who are committed to providing award-winning customer service. Our frontline teams sit within the wider Customer Banking business unit alongside customer experience, inbound contact, customer advice and operational teams based in our Wellington head office. Collectively these teams work together to support our customers with their everyday product, service, and banking needs to help them get ahead and bank better.

Day in the life of a Consultant

You will be in a frontline role, focused on supporting our customers to achieve their goals and manage their day-to-day banking across our everyday banking, insurance, investment, and lending products. This position reports to: Customer Banking Manager.

You will deliver an exceptional customer service by understanding our customer's needs and different life stages across multiple channels such as face-to-face, 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

- Supporting a variety of different customers requires you to 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 such as financial hardship and dealing with deceased estates.
- 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
Creating Customer Experiences	
Have robust needs-based conversations across multiple product and service options. Identify when regulated financial advice may be required. Provide professional and timely customer experience and service standards with customer records maintained to required standards. Act in the best interest of the customer by assisting them to make informed decisions relevant to their needs. Customer feedback is well managed and dealt with in a timely manner.	• 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	
Provide accurate information to assist customers to make informed decisions and/or services based on needs identified. Obtain required product learning and lending delegations and maintain strong understanding of products and services including: ○ Everyday banking accounts, term deposits and KiwiSaver ○ Insurances, personal loan, credit card and overdraft facilities.	• 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: ○ 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	
Build a strong risk culture by meeting the required standards of risk, compliance,	• Apply judgment to make good risk-based decisions. • Maintain conduct and compliance standards by keeping up with learning and information.

What you'll do	Success will mean
and regulatory requirements whilst achieving great customer outcomes. Understand risks when dealing with customers and making decisions that protect our customers and the organisation.	• 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	
Customer service, administration and account activities are maintained in a timely, accurate and efficient manner and to a high standard. Manage emotional, more complex account scenarios and investigations accurately and with empathy, referring to team members when required. Complete timely administration, processes and reporting to support customers with changing circumstances.	• Service, transaction, and administration across a variety of tasks such as: ○ General customer enquiries ○ Setting up new channels, ATM cards, automatic payments, direct debits. ○ Balancing of non-cash transactions. • Timely support to customers with deceased estates, fraud, disputes, and other account enquiries. • Contact and support customers who are experiencing payment difficulties or hardship.
Healthy and safe work environments	
Follow all health and safety policies, standards, emergency procedures and plans. Participate in health and safety activities, training and meetings as required. Reports hazards, near misses, injuries, incidents, and ideas for continuous improvement. Cease work if an unsafe situation arises and seek assistance.	• 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

- Verbal, numerical, literacy and customer service skills.
- Computer skills - including email, internet, Microsoft Applications.
- 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.

Personality Attributes

- **Interpersonal skills:** Professional, responsive, 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.