

# Position Description

## Senior Consultant



The Cooperative Bank

### 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, the decisions we make and what we do. In fact - 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 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 Senior Consultant

As a Senior Consultant, you will support our customers to achieve their goals through home and personal lending. You will balance your lending expertise with having a good understanding of the wider products and services we provide to support customers to make good financial decisions for their situation and contribute to team outcomes.

You will navigate customer conversations empathetically, genuinely understanding customer needs, providing relevant information and guidance where required. You will be an experienced member of the team supporting the coaching of others, being a point of escalation and contributing to effective day to day operation of the branch, which creates a variety of tasks throughout the work week. Position reports to: [Customer Banking Manager](#).

## 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 to support customers to make informed banking decisions across lending and non-lending products and services.
- Supporting people through many major life milestones like owning their first home, as well as through vulnerabilities such as financial hardship and dealing with deceased estates.
- Managing customer interactions to ensure appropriate customer and bank outcomes are met, with challenging situations managed 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.

## How you will contribute:

What you'll do	Success will mean
<b>Creating Customer Experiences</b>	
<p>Have robust needs-based conversations across multiple product and service options, identifying 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"> <li>• Customer needs and future ambitions are accurately identified using active listening, open questioning, and empathy, with referral to advice team when identified.</li> <li>• Service to customers across multiple customer-facing channels are within service timeframes and at a professional standard.</li> <li>• Customer interactions are fair, transparent and in good faith without pressure or undue influence.</li> <li>• Timely customer de-escalation and/or complaint management as they arise.</li> </ul>
<b>Home and Personal Lending</b>	
<p>Host appointments with new and existing home loan customers to provide information that supports customer to make informed decisions, having responsible lending conversations when required.</p> <p>Meet and maintain home lending product, process and policy knowledge and learning requirements including appropriate Delegated Credit Authority.</p> <p>Assist customers to make lending changes as their situations change and supporting customers experiencing financial difficulties.</p>	<ul style="list-style-type: none"> <li>• Assisting home buyers to manage the end-to-end application and purchasing process, provide responsible lending guidance in accordance with the Responsible Lending laws.</li> <li>• All lending applications are: <ul style="list-style-type: none"> <li>○ Accurately reviewed within our agreed service level timeframe.</li> <li>○ Complete with supporting documents.</li> <li>○ Involving relevant internal and external stakeholders</li> <li>○ Assessed within credit policy, with decisions made within delegation.</li> <li>○ Alternative options are discussed.</li> </ul> </li> <li>• Timely action of home loan refixes, insurance reviews or re-structuring of lending.</li> </ul>

What you'll do	Success will mean
	<ul style="list-style-type: none"> <li>• Timely administration of reporting and support to customers with areas and hardship situations.</li> </ul>
<b>Our Products and Services</b>	
<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 maintain strong understanding of products and services across the full product suite.</p> <p>Manage complex account scenarios to ensure customers are supported through stressful and emotional life events.</p> <p>Support the team with service tasks to ensure timely and quality delivery of administration.</p>	<ul style="list-style-type: none"> <li>• Customer conversations build suitable long-term relationships through acquisition and maintenance across full product suite.</li> <li>• Contributing to service and product outcomes within your team and region and provide coaching support to others within the team.</li> <li>• Deceased estates, fraud and disputes, account investigations and other processes are managed with empathy, on time and to a high standard.</li> <li>• Contributing to service administration when needed, such as general customer enquiries, setting up cards and payments and balancing of non-cash transactions.</li> </ul>
<b>Regulatory and Compliance environment</b>	
<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 all risks and mitigants when dealing with a customer situation and making decisions that protect our customers and the organisation.</p>	<ul style="list-style-type: none"> <li>• Applying judgment to make good risk-based decisions.</li> <li>• Maintaining conduct and compliance standards by keeping up with learning and information.</li> <li>• Products and services provided meet specific financial services and legislative requirements.</li> <li>• Assurance reviews identify desired team standards with no individual issues identified.</li> </ul>
<b>Healthy and safe work environments</b>	
<p>Follow all health and safety policies, standards, and emergency procedures.</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. Cease work if an unsafe situation arises and seek assistance.</p>	<ul style="list-style-type: none"> <li>• Having healthy and safe ways of working.</li> <li>• All workers feel empowered to and aware of opportunities to participate in health and safety activities.</li> <li>• Our people can easily report hazards, near misses, injuries, incidents, and ideas for continuous improvement.</li> <li>• Workers stop work if they feel unsafe and connect with their people leader or other workers for assistance.</li> </ul>

## Decision making and responsibilities

### a) Decisions able to be made within delegated authorities:

- The Senior Consultant will be assigned individual delegated authorities in accordance with the requirements of the role and the persons relevant knowledge and skills.

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

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

## Qualifications and experience

- Banking and/or financial services and home lending experience is required.
- At least 2 years' experience in a frontline customer service or retail position is desired.
- Secondary education with passes in English and Maths (at NCEA Level 3) is desired.
- Relevant financial services qualifications is an advantage.

## Skills and attributes

### Technical Skills

- Good level of analytical skills to enable effective decision making.
- 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 and proactive decision making.

### Personality Attributes

- Interpersonal skills: Responsive, helpful, welcoming, pleasant, friendly, approachable, considerate, communicative, socially confident.
- Open and Agile: Flexible, open, adaptable, resilient, continuous improvement mindset.
- Strong work ethic: Diligent - reliable, consistent, good work ethic, following rules and process. Attention to detail, follow-through, time management, multi-tasking, prioritisation skills.
- Emotional Awareness: Can read a situation, has empathy, can adjust style when delivering difficult messaging.
- 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.