

Position Description

Customer Service Agent



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

Our Customer Banking teams are the frontline in delivering award-winning customer service and banking experiences for our customers across Aotearoa New Zealand. This covers everything from the delivery of our customer experience strategy and fair conduct programme, to our behind-the-scenes customer operations and customer facing network.

These teams are integral to our commitment to 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.

As part of a new team based on the North Shore, you'll work together to create a positive, seamless experience for customers—helping them feel heard, supported, and confident that their needs are being met.

Purpose of this position

You will be in a customer service frontline role, representing The Co-operative as a first line of contact with customers managing their day-to-day banking via non-face to face channels. You will provide an excellent customer experience by quickly and efficiently assessing customer needs, providing relevant information to support the customer, referring to a more experience staff member or customer advice team if required.

You will juggle a variety of different tasks throughout the workday, resolving customer enquiries on a roster alongside your team while executing quality administration and processes. You will play a big part in achieving our customer service and business goals across a variety of success

measures, educating our customers with their banking options, ultimately providing customers with an award-winning customer service and supporting them to Bank Better.

Position reports to: Team Leader – Inbound Operations

Challenges and opportunities of this role

- Effective, consistent, and professional call etiquette skills to support customers resolve their banking queries, pointing them in the right place first time to avoid poor customer experiences.
- Supporting a variety of different customers requires you to actively listen, be empathetic and professional, taking a genuine interest and asking the right questions.
- At times customers who contact us may be experiencing major life milestones, as well as stressful events and vulnerabilities, fraud or scam events and you will need to follow processes and practises to point them in the right direction, timely and effectively.
- Challenging situations managed with empathy, following the right processes, and escalated effectively if required.
- Working in a highly regulated industry, you will have the opportunity to inform and protect our customers and empower them with knowledge to help them adopt digital services.

How you will contribute:

What you'll do	Success will mean
Creating Customer experiences	
Have robust needs-based service conversations using professional and personable phone and written etiquette.	Customer needs are accurately identified and resolved using active listening, education practises, open questioning and empathy.
Provide timely customer experience and service standards across phone, email and social media with customer records maintained to required standards.	Service levels met to the desired standards. Customer interactions are fair, transparent and in good faith without pressure or undue influence.
Act in the best interest of the customer by assisting them to make decisions relevant to their needs.	Educate customers to access banking tools and services and understand and demonstrate when advice referral or referral to other staff members is required.
Customer feedback is well managed and dealt with in a timely manner.	Customer complaints and issues managed and escalated as required.
Products and services	
Support maintenance of products, using effective call handling skills to refer the customer for more complex needs.	Customer conversations build long-term relationships through acquisition and maintenance of suitable products.
Provide accurate information to assist customers to make informed decisions and/or services based on needs identified.	Knowledge and understanding of policy changes and learning requirements are up to date.
Obtain required learning and maintain strong understanding of products, processes and services.	Delivery of product and service outcomes across: <ul style="list-style-type: none"> ○ General customer enquiries ○ Mastercard disputes ○ Setting up new channels, cards and payments (DDs, Aps, ETW, Payees)

What you'll do	Success will mean
Referral of new customer and product queries, and referral for customer advice as identified.	<ul style="list-style-type: none"> ○ Customer digital and self-service usage. ○ Term deposits and everyday accounts.
Regulatory and compliance environment	
<p>Builds a strong risk culture by meeting the required standards of risk, compliance, and regulatory requirements whilst achieving great customer outcomes.</p> <p>Understand risks when dealing with customers and making decisions that protect our customers and the organisation.</p>	<ul style="list-style-type: none"> • Maintain conduct and compliance standards by keeping up with learning and information. • Products and services provided meet specific financial services and legislative requirements. • Assurance reviews identify desired team standards with no individual issues identified.
Administration and Customer Banking Support	
<p>At times, Customer Banking Operations teams works collectively across tasks to help support frontline needs and demand. Where required, you will provide support with tasks including but not limited to:</p> <ul style="list-style-type: none"> ○ Processing of new customer applications ○ Centralised administration ○ Control reports ○ Customer remediation. 	<ul style="list-style-type: none"> • Functions completed in a timely manner using sound judgment and within delegation. • Undertaking services and processes to support effective customer service and running of the Inbound Team.
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> <p>Cease work if an unsafe situation arises and seek assistance.</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 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 and/or financial accountabilities:

- 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.
- Can provide some products and maintenance on products that are trained in.

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

- Decisions outside delegation and or policy.
- No Lending Delegation.
- This role is not responsible for providing regulated financial advice to customers.

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 and/or hospitality (OR if school/university leaver - part-time work experience through studies).
- Experience in a contact centre, banking or financial services industries is an advantage but not necessary.

Skills and attributes

Technical Skills

- Customer service skills.
- Verbal, numerical and literacy skills
- Computer skills - including email, internet, Microsoft Applications.
- Learning ability - able to learn, understand, apply, and retain new information/ learning/ training.
- Time and work management including planning, multi-tasking, prioritising work, administration, and processing skills.
- Common sense and pro-active problem solving.

Personality Attributes

- **Interpersonal skills:** Professional, responsive, helpful, and empathetic - welcoming, pleasant, friendly, approachable, considerate, communicative, socially confident.
- **Strong work ethic:** efficient, organised, 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 skills framework through your actions, the way you work and how you work with others.