

## THE CO-OPERATIVE BANK POSITION DESCRIPTION

**Position Title:** Consultant

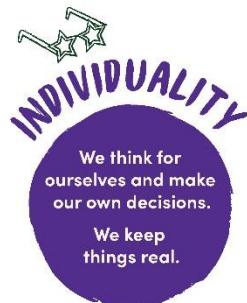
**Reports To:** Manager Customer Banking

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

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

**OUR BELIEFS** *and behaviours*



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### PURPOSE OF THE POSITION

The Consultant is a generalist role and in most circumstances is the first line of branch contact with customers and prospective customers. The Consultant is expected to provide an excellent service experience by quickly and efficiently assessing customer needs and helping provide suitable options (either themselves or by referral to other branch staff).

The role is a big part in achieving branch performance across a variety of measures, including 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.
- Attracting new customers and retaining/growing existing customers.

- Actively contributing to achievement of branch performance targets.
- Consistently using good judgement, especially when processing and assessing credit applications.

## ACCOUNTABILITIES

What you'll do	Success will mean
<b>Good Customer Outcomes</b>	
<p>Contribute to achievement of good customer outcomes by delivering an excellent customer experience and through identification of referral opportunities to other branch staff.</p>	<p>Growth in the branch's business across the following products:</p> <ul style="list-style-type: none"> <li>• New Customer acquisition.</li> <li>• Active customer growth (including retention).</li> <li>• Personal lending and Home lending referrals.</li> <li>• Transaction account, savings account and term deposit numbers and balances.</li> <li>• Insurance (Life, Loan, Home, Contents, Car).</li> <li>• Channel sign-up (eg. Online, mobile).</li> <li>• Credit card and KiwiSaver.</li> </ul>
<b>Relationship Development</b>	
<p>Builds relationships with customers by establishing rapport, proactively identifying their needs across the full product and services range and offering and delivering suitable options.</p> <p>Undertakes prompt follow up on scheduled phone calls and leads.</p> <p>Proactively seek referrals from existing customers and other relevant people/businesses.</p> <p>Maintain good technical knowledge of the Bank's full product range (with the exception of home lending).</p>	<p>Provision of an excellent and professional customer experience that generates increased business and encourages customers to promote the bank to others. This is measured through:</p> <ul style="list-style-type: none"> <li>• Customer referrals.</li> <li>• Mystery shop outcomes, in terms of the quality of EVOLV interactions.</li> <li>• Customer satisfaction &amp; net promoter score, which is measured by independent surveys.</li> </ul>
<b>Compliance and Risk Management:</b>	
<p>Processes (and approves within delegation) personal unsecured credit applications and credit applications secured by motor vehicles and term deposits</p> <p>Adheres to current policy, procedures and legal requirements.</p> <p>All lending applications are properly and promptly reviewed and assessed within the agreed service level timeframe.</p> <p>Provides suitable options for customers and where appropriate makes suitable recommendations</p>	<ul style="list-style-type: none"> <li>• Legislative requirements are met (including the FMCA, FSLAA, , AML, and CCCFA).</li> <li>• Loan applications submitted are complete, accurate, and contain all necessary information.</li> <li>• Credit checks are properly researched and queried where appropriate.</li> <li>• Lending policy is adhered to, or where the proposal is outside policy, possible courses of action are identified and initiated.</li> <li>• Credit forms and documents are accurately completed and retained as per the document retention guide.</li> </ul>

What you'll do	Success will mean
Alternative options are discussed rather than declining applications.	<ul style="list-style-type: none"> <li>All compliance training is completed.</li> <li>Minimum standards of behaviour are consistent with the Code of Professional Conduct for Financial Advice Services where appropriate.</li> </ul>
<b>Contributes to the day-to-day effective performance of the Branch</b>	
<p>High attention to detail across all aspects of work.</p> <p>Work is accurate and completed in a timely manner.</p> <p>Judgment is consistently shown to be good.</p>	<ul style="list-style-type: none"> <li>Customer enquiries including the setting up of ATM cards, automatic payments, direct debits, and the establishment and rolling over of term deposits are all efficiently handled.</li> <li>Credit control reports, correspondence and updates for arrears are actioned within the required timeframes.</li> <li>Investigations into non-receipt of funds, rejected items, outstanding cheques, ATM cards and other matters are undertaken in a timely and accurate manner as requested.</li> <li>Daily non-cash transactions are balanced as required.</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 behaviours that define our core beliefs</li> <li>Health &amp; Safety good practice and compliance supports a safe workplace.</li> </ul>

## DECISION MAKING AUTHORITY

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

- Delegated Credit Authority (DCA) as approved by Credit Risk up to:
  - \$30,000.00 for Personal Unsecured lending
  - \$50,000 for Personal Secured lending (restricted to Vehicle and Term Deposit securities only)

## 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).
- Level 5 Certificate in Financial Services, or appetite to work towards, desirable but not required.

## 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 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.

### Technical Skills

- Verbal, numerical, literacy
- Customer service skills
- Time and work management including planning, multi-tasking, prioritising work, administration and processing skills
- Computer skills - including email, internet, Microsoft Applications
- Cash-handling and cashiering skills.

### Conceptual Skills

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

### Personality Attributes

- Responsive, helpful and empathetic - welcoming, pleasant, friendly, approachable, considerate, communicative
- Flexible, open, adaptable and resilient
- Diligent - reliable, consistent, good work ethic
- Compliant, accurate and complete - including sound attention to detail, follow-through and completion of tasks.