

# Lending Specialist



## Purpose

The primary purpose of this role is to manage lending enquiries, close sales and to complete applications fully and accurately. You will actively support the bank in social networking and growing external professional and referral relationships, providing specialist lending support and solutions to customers, primarily focusing on new homes / build, refinancing customers and complex lending, while demonstrating and promoting the banks values in all aspects of the role.

You will undertake comprehensive needs-based conversations and related services and support the bank to achieve its overall profit, sales and service objective and good customer experience outcomes.

## Role dimensions

- **Reports to:** Team Manager - Lending Centre of Excellence
- **Department:** Customer Delivery

## Person specifications

- New Zealand Certificate in Financial Services Level 5
- 2 + years' experience in the banking industry
- 4-5 years' experience working in a retail lending position
- Demonstrated retail banking acumen and an understanding of loan processes
- Sound written and verbal communication, with a customer centric approach
- Exceptional stakeholder and relationship management skills

## Role specific areas of responsibility

- Create and develop long term relationships with customers to accurately understand and support their financial needs at each stage. To actively monitor retention of existing business and fixed rate loan rollovers
- Ensure new business opportunities are actively sought out and targeted
- Build knowledge of and establish relationships with local prime referral channels and Team Deal partners.
- Undertake customer interviews and complete a needs-based conversation including lending discussions and applications, in line with SLAs
- Analyse and approve all lending (home lending, self-employed /small business lending and Visa applications), within the Banks delegated discretionary authority
- Promote the Bank's full suite of lending and general banking services and develop strategically important business or referral alliances
- Ensure Lending objectives are actively pursued, and additional Bank services are promoted, to ensure referrals are made where possible, to other divisions of the Bank.
- Ensure maximum effort be made to meet budgeted profit forecasts and lending objectives are achieved in terms of target business criteria, while ensuring all lending is at the best possible commercial return to the Bank and relevant fees are charged.
- Encourage teamwork and actively contribute to ensure the success of the Lending Centre of Excellence.
- Ensure compliance with relevant legislative requirements including but not limited to, CCCFA, Property Law Act and the Code of Banking Practice.
- Identify opportunities for process improvement and participate in projects as required, and proactively identify and report operational and credit risks.

From time to time there may be additional activity not contained within this position description that the appointee is to complete in the interests of the appointment and their own personal development.

This position description provides a broad overview of responsibilities. The position description is a living document, and the Bank reserves the right to amend from time to time as required.