



# Bank of us.

Tasmania | Community | Customer

## Position Description



**Name:**  
Vacant



**Title:**  
Home Finance  
Specialist



**Reports to:**  
Home Finance  
Manager



**Location:**  
North West Region

## Role Purpose

Your number one aim in this role is to actively drive sales and business growth through the delivery of superior consumer lending sales and service which seamlessly meets our customers' financial needs, positioning Bank of us as a main financial institution and thereby increasing our overall market share of the owner-occupied housing market in the region.

Key to your success will be your ability to engage with and acquire new customers through external and internal channels, identify and meet the needs of existing customers and meet operational and sales consumer lending targets.

## Skills we are looking for

- Excellent verbal and written communication skills.
- The ability to develop strong and beneficial networks.
- The ability to develop business goals and strategies.
- The ability to prioritize and manage multiple tasks.
- A strong focus on the achievement of results.
- Proficiency (intermediate to advanced) in the use/knowledge of the MS Office suite.
- Attention to detail.
- Compliance focus

## Personal Qualities we are looking for

- A commitment to providing exceptional service and a hunter mentality.
- A commitment to being a team player.
- Self-motivation and an ability to work with autonomy.
- A professional manner and well-presented appearance.
- The ability to be an innovative, creative and lateral thinker.
- Strong problem solving and decision making skills.
- Willingness and ability to acquire new skills and knowledge.
- Strong set of personal and business values which complement the organisation's culture, values and behaviours of Live it, Love it, Own it.

## To succeed you will have (to be addressed as part of the application)

### Experience

- Previous current experience in a consumer lending role in a retail or mobile lending environment including relationship management and credit analysis experience.
- Sound knowledge of consumer lending and deposit products.
- Proven track record in achieving consumer lending sales results and business development.
- Established network of consumer lending referral sources.

### Qualifications & Licenses

- Tertiary qualifications in a business-related field (desirable).
- FSRA ASIC Tier II Accreditation.
- Hold and maintain a current Drivers' license as travel within the region is required.

## Key Relationships

### Internal Relationships

- Home Finance Team
- Business Partnerships
- Retail Store Leaders
- Credit Assessment
- Lending Support
- Marketing
- Finance

### External Relationships

- CGU
- QBE LMI
- Broker Network
- All Bank of us business partners
- Genworth

## Key Responsibilities

### People

**Work collaboratively and establish strong working relationships with Retail Store teams, our current and any newly developed Business Partnerships, the Broker Channel, and all direct customers of Bank of us to ensure quality home lending leads and the delivery of superior service to deepen customer relationships.**

- Build strong working relationships with members of your immediate team, across other teams within Bank of us and share thoughts, ideas and feedback with peers, celebrate successes together and work closely and constructively in delivering exceptional service.
- Actively participate in regular operational and sales meetings as per Bank of us guidelines.
- Champion Bank of us's sales programs and other initiatives aimed at improving organizational sales and performance capabilities.

#### Success looks like:

- Personal behaviours aligned to *Live it, Love it, Own it*.
- Internal Customer Satisfaction Survey results.
- Personal development completed as per development plan.
- Accrued recreational leave taken each year.

### Customer

**Deliver superior consumer lending sales and service which seamlessly meets our customers' financial needs and actively expand Bank of us's consumer lending customer base within the region via marketing, referral and networking initiatives.**

- Actively develop and maintain your referral network and refer customers to other segments of the business to ensure share of wallet opportunities are maximized and that the needs of the customer and Bank of us are consistently met.
- Assist with promoting the profile of Bank of us through attending relevant business and community functions as required with a focus in Bank of us business partnerships and the Broker Channel.
- Undertake consumer lending interviews to determine customer needs, likely borrowing eligibility and any other products and services relevant to their needs, ensuring that all consumer lending activity is in accordance with Bank of us's Credit Policy, underwriting standards, procedural guidelines and pricing regimes.
- Meet with customers, Brokers, and Business Partners when and where they choose to fulfil their lending requirements. This may include customer contact outside of normal business hours and at locations which best suit customer needs.
- Follow Bank of us procedures to effectively handle customer issues and complaints to ensure earliest possible resolution and regular customer feedback.

#### Success looks like:

- Service delivery and sales targets
- Completion rate/time/quality of objectives.
- Internal Customer Satisfaction Survey results.

### Business

**Actively contribute to the achievement of the team's operational and sales targets through the development and maintenance of a sales culture that aligns with Bank of us strategy, vision, values and behaviours.**

- Actively contribute to the achievement of the retail lending team's operational service and sales targets. This includes implementing strategies to source new consumer lending customers for Bank of us and growing the share of wallet of existing consumer lending customers, from self or Bank of us developed marketing initiatives.
- Prepare, review and submit credit proposals for approval in line with Bank of us's Credit Risk Policy and ensure that all aspects of the role and administration are carried out in accordance with Bank of us's vision, values, policies and procedures.
- Consistently promote Bank of us and its products and services within the marketplace, ensuring operational service delivery and sales targets for consumer lending and transactional products including third party products are exceeded.
- Suggest opportunities to improve strategy and process, based on customer input, best practice and innovations in the retail lending area.
- Provide accurate and timely information to the Home Finance Manager to enable monitoring of operational and sales activities for direct business and via business partnership development. This includes the provision of monthly Pipeline Reports to the Home Finance Manager.

#### Success looks like:

- Service delivery and sales targets
- Completion rate/time/quality of objectives.

## Key Responsibilities

June 2026

### Risk, Values and Behaviours

Ensure that all aspects of the role and administration are carried out in accordance with Bank of us vision, values, behaviours of Live it, Love it, Own it, policies and procedures and comply with relevant State and Federal legislation.

- Contribute to maintaining Bank of us' reputation for corporate responsibility by ensuring all actions and behaviours are in accordance with Bank of us compliance requirements such as statutory, legal and ethical obligations and maintain an up to date knowledge and accreditation of Bank of us policies, procedures, products and services.

#### Success looks like:

- Risk, Values and Behaviours as per P2S.

### Other

Undertake any other reasonable duties as directed by the Home Finance Manager from time to time.

Employee's Signature

Date

Leader's Signature

Date

