



Bank of us.

Tasmania | Community | Customer

Position Description



Name:

NAME NAME



Title:

Lending Support
Specialist



Reports to:

Lending Support
Team Leader



Location:

Launceston

Role Purpose

Your number one aim in this role is to actively undertake all matters relating to the documentation, funding and discharge of consumer and commercial loans, to assist our lending sales team in delighting our customers with the delivery of superior sales and service which seamlessly meets their complete financial needs, positioning us as the financial institution that they wish to partner with to achieve their dreams and thereby actively building our overall market share within Tasmania – so that we can help even more people!

Key to your success will be your ability to work collaboratively, customer centric approach and the ability to build strong mutually beneficial relationships at all levels across the organisation and externally.

Skills we are looking for

- Good verbal and written communication skills.
- A customer centric approach.
- Good problem solving skills and decision making skills.
- The ability to develop strong and beneficial networks internally and externally.
- The ability to prioritize and manage multiple tasks, to work to deadlines.
- Attention to detail.
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Personal Qualities we are looking for

- A commitment to providing exceptional customer service.
- Resilience and a commitment to achieve quality outcomes for customers and the business.
- A commitment to being a team player.
- Self-motivation and an ability to work with autonomy.
- A professional approach and well-presented appearance.
- A willingness and the ability to acquire new skills and knowledge.
- A high level of personal integrity and discretion with working with confidential information.
- Commitment to a career in the financial services industry.

Strong set of personal and business values which complement the organisation's culture, values and behaviours of Live it, Love it, Own it.

Key Relationships

Internal Relationships

- Credit Assessment team
- Lending function
- Compliance & Risk function

External Relationships

- Customers
- Valuers
- Solicitors
- Other service providers as required.

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

Experience

- Sound administrative capabilities.
- High level of numerical aptitude.
- Ability to build sound relationships with stakeholders.
- Sound understanding of compliance and the importance of meeting service level agreements.
- Intermediate experience with Microsoft Office Programs (e.g. Excel and Word).
- Exposure to end to end mortgage processing (desirable).
- Previous experience in the banking/finance industry (desirable).

Qualifications & Licenses

- Certificate IV in Financial Services or related are (desirable) or the willingness and ability to undertake this qualification.
- FSRA ASIC Tier II Accreditation (to be confirmed)
- Hold and maintain a current Drivers' license

Key Responsibilities

People

Work in a collaborative manner with the lending sales and support team, external third parties and internal teams ensuring the relationships add value to the organisation and support strategic objectives.

- Assist with creating a working environment which fosters an achievement culture in which people can focus on meeting sales, productivity, quality and service levels.
- Assist with the development a positive customer centric culture which actively seeks to deepen and strengthen customer relationships by with the goal of being our customers' main financial institution.
- Assist with the continuous improvement in all processes to build efficiency and resource optimisation.
- Build strong working relationships within the lending sales and support team, across other teams in the organisation and with external service providers.
- Share thoughts, ideas and feedback with peers, celebrate success together and work closely and constructively in delivering exceptional business outcomes.
- Build and maintain strong mutually beneficial relationships with internal teams, financial intermediaries and banking institutions i.e. valuers, brokers, solicitors, insurance providers, banks etc., share thoughts, ideas and feedback with peers and celebrate successes.

Success looks like:

- Evidence of continuous improvement.
- Internal Customer Satisfaction Survey Results.

Customer

Actively assist the Lending Support team in achieving Service Level Agreement and business performance objectives.

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- Undertake all matters in relation to customer onboarding including outbound customer contact.
- Undertake all matters in relation to the discharge process including outbound customer contact upon receipt of request for a discharge.
- Identify and refer opportunities for customer retention through further finance and/or other products.
- Identify and administer opportunities to retain customers through pricing as per policy guidelines and within delegation level authority.

Success looks like:

- Service Level Agreements met.
- Internal Customer Satisfaction Survey Results.
- Referrals to Home Finance teams
- Referrals to Retail Stores
- Customer retention

Business

Undertake all matters relating to the documentation, funding, maintenance and discharge of consumer and commercial loan applications to support the growth objectives of Bank of us and the establishment of a strong customer centric culture within our stated risk appetite.

- Undertake administration matters required in the loan application process.
- Undertake all matters relating to verification, documentation and funding of consumer loan applications and the discharge of mortgages to support the growth objectives of Bank of us and the establishment of a strong customer centric culture within our stated risk appetite.
- Undertake all matters in relation to maintenance of the existing loan book.
- Compile loan files in accordance with our policies and procedures, ensuring that the files are accurate.
- Prepare and issue loan documentation and loan security documentation, ensuring that they are accurate. The details include valuations, insurances (mortgage protection and Property Insurance), certificate of title references and mortgage references.
- Ensure that all loan approval conditions are satisfied before funds are released. Where required, liaise directly with the relevant retail network lender.
- Undertake all matters in relation to discharge preparation, ensuring settlement and discharge figures are calculated correctly and providing in writing to solicitors and other parties as required. Coordinate discharge settlement bookings and represent Bank of us at settlements, ensuring correct documentation is exchanged.
- Arrange and authorise loan settlements, fundings and variations within our policy guidelines and service

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Business cont.

- guarantee timeframes. Where required, liaise directly with solicitors. Ensure outstanding matters are followed-up regularly and in a timely manner with appropriate notations made.
- Ensure all branch loan settlement general ledger accounts are reconciled on a daily basis.
- Assist with ensuring that operational processes are streamlined, contemporary and customer centric, taking into account our risk appetite.

Success looks like:

- Volume of loans processed (efficiency)
- Error Rates (minimized)

Key Responsibilities

Risk, Values and Behaviours

Ensure that all aspects of the role and administration within the Lending Support Team 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. These include using established procedures when handling customer enquiries and requests for service and maintaining an up to date knowledge of Bank of us policies, procedures, products and services.
- Ensure that our loan portfolio complies, where applicable, with the National Credit code and other relative legislative requirements.
- • Ensure that authorisation and funding of settlements are not undertaken when involved in the Loan Application process to approval.

Success looks like:

- Risk, Values and Behaviours as per P2S.
- Risk and Compliance requirements achieved i.e. Operate within DLA's; Credit Risk Policy etc.

Other

Undertake any other reasonable duties as directed by the Lending Support Team Leader from time to time.

Employee's Signature	Date	Leader's Signature	Date
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