



Welcome to greater opportunity.

Role profile.

BANKING SPECIALIST

Location: Nationwide

Business Unit: Consumer Bank & Wealth

Reports to: Bank Manager (or in some cases Assistant Bank Manager) or Team Manager (Westpac Direct)

Direct Reports: N/A

Date: November 2020



Who we are.

Westpac New Zealand has a rich heritage and offers employees a multitude of opportunities. We aim to attract the best people inside and outside of the business – building an organisation where the best talent thrives.

Our values.

Our values are what we believe in at Westpac. They guide the way we behave and help us to realise our aspirations, together. Our role is to live and breathe our values, every day.



Where our business is your business.

ROLE SCOPE:

Contribute to the success of the business through proactive and reactive customer interactions across all channels (including face-to-face, telephone, video and email channels) and provide simple customer solutions to existing and new customers resulting in improved experiences.

Your role.

The responsibilities of your new position.

1.

CUSTOMER NEEDS:

- Identify customer needs through the appropriate 'Your Story' process
- Provide solutions to our customers to meet their needs and ensure the best outcome for them
- Provide the right solution and advice to meet our customers' needs for home lending, business lending and simple unsecured formula based Personal Lending and Overdrafts within approved levels
- Where appropriate, engage specialists (e.g. Trust, Investment advice) to meet customers' needs
- Respond to all new and existing customer queries in a timely and professional manner
- Complete all necessary follow up to support a successful outcome for the customer.

2.

CUSTOMER SERVICE AND RETENTION:

- Actively identify opportunities to provide advice and solutions that support retention wherever possible, ensuring the best customer outcomes for our customers, e.g. through face-to-face interactions, via Contact Centre calls or by telephone
- Proactively and consistently demonstrate behaviours that increase customer satisfaction
- Complete the necessary follow-up activities required to support the customers' requirements
- Develop a sound level of knowledge and understanding of the bank's products and services as required within the scope of the position
- Assist customers in a professional, friendly and enthusiastic manner to ensure customer service standards are maintained.

3.

RISK AND COMPLIANCE:

- Ensure all required information is collated and credit checks completed on all lending applications
- Approve all appropriate loans within your designated CAL (with the expectation that you will progress to being able to undertake lending up to and including CAL 2) – refer those outside your CAL levels
- Ensure you provide accurate and complete information, providing sound business case rationales
- Fully adhere to regulatory and compliance standards

4.

TEAMWORK:

- Actively participate as a member of the team by supporting all team members in the achievement of customer objectives
- Support your People Leader and other team members by competing delegated tasks and ensuring quality assurance standards within the position's control are maintained.

In addition to the above, you agree to carry out any other duties which Westpac may reasonably request of you from time to time.

Your work and skills.

The knowledge & expertise required in your new role

EXPERTISE

- Tertiary education preferred (external applicants)
 - Prior 1 – 2 years' banking experience at a minimum (preferred)
 - Knowledge of branch technology including P&E, Sales Customer and NZLO (preferred)
 - Full knowledge and understanding of all products and services within the scope of the branch and the role
 - Understanding of credit risk and lending principles
 - Knowledge of unsecured lending, secured lending, business lending and complex structures (LACQ and Trusts)
 - Relevant, bank approved accreditation will be a prerequisite for the sale of financial services investment products
 - Detailed knowledge of insurances, personal accounts, basic business products, cards, phone banking, foreign exchange, investment products
 - Detailed knowledge of all secured and unsecured lending, including personal lending, home lending and business lending (that is not referred to LBM).
 - FSLAA Level 5 Requirements - Professional Credentials NZQA Level 5 qualification
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PERSONAL ATTRIBUTES

- Strong interpersonal skills and desire to meet customer needs
 - Strong communication skills, both written and verbal
 - Ability to work as a member of a team
 - Self-motivation towards the achievement of objectives
 - Common sense in order to match the customers' needs with the bank's requirements
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WORKING RELATIONSHIPS

INTERNAL RELATIONSHIPS:

- Other Branch Staff, & Bank Colleagues, including Personal & Private Banking Managers, Migrant Managers, Local Business Bankers and Wealth Specialists / Advisers
- Head Office and Support Staff.

EXTERNAL RELATIONSHIPS:

- Customers - offering products and services to best suit their needs, responding to requests for information.
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SUSTAINABILITY

- Staff must accept responsibility for and contribute towards implementing Westpac's commitment to sustainability and the on-going improvement of our environmental and social performance. This includes considering Westpac NZ's Sustainability Strategy, and the Environmental and Social Governance Policy (ESG) within the context of this position description and encouraging others to do the same.
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HEALTH AND SAFETY

All staff have a responsibility for their own health and safety, and that of others who may be affected by their work and their acts or omissions.

Staff will:

- Take reasonable care of themselves and others, cooperate with Westpac on health and safety matters, and ensure that their acts or omissions do not adversely affect others.
 - Carry out their work safely and in accordance with the policy, protocols, local arrangements and any relevant legislation.
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- Report any unsafe or unhealthy working conditions or any faults in equipment to their People Leader
 - Ensure that all appropriate personal protective equipment is worn or used as required.
 - Familiarise themselves with and adhere to local emergency procedures and how to provide appropriate assistance to others.
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