

**Document Control**

Region:	All
Role:	Senior Manager Credit
Classification:	Full Time
Reports to:	Executive Manager Treasury and Credit Risk
Present Incumbent:	Vacant
Prepared by:	Executive Manager People and Communities/Personnel Manager
Date approved/updated:	01/12/2011
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Our Values

Everything we do is underpinned by our core values:

**Flexible**      **Supportive**      **Approachable**      **Friendly**

Our values are embedded in our organisation and form the basis of our business planning, recruitment processes; training and leadership development.

We provide 'Trusted Community Banking' to our members by living our values to achieve our goals. Our staff treat people as individuals and promote and encourage local decision making and community involvement across our network of branches and agencies. Our employees proudly provide quality service to our members in a flexible, honest, fair and caring manner, demonstrating our commitment to our members.

CMG also has a duty to be true to our purpose as declared within our constitutional objects , true to the principles of the cooperative movement and the Mutual Banking Code of Practice to which we have pledged. Our operating principles and organisational values ensure our differentiation from other financial service providers. To this end CMG aims to harness cross organisational passion, to ensure many of these principles are not only met but have a tangible impact for all stakeholders.

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**Position Statement**

The Credit department is responsible for controlling the quality of credit facilities advanced to our members', for ensuring that our documentation is enforceable and that our interests in assets are secured and for ensuring that members meet their contractual obligations.

The Senior Manager Credit is responsible for the effective management of the Credit Administration team and Credit Control team and works closely with the Senior Manager Credit Risk. in the production of mortgage documentation and related functions and identification of key risks associated with the asset management of the organisation.

## Key Responsibility Areas

- Undertake an audit of the residential housing loan portfolio and determine their eligibility for securitisation;
- Ensure that security and loan documentation for all qualifying residential housing loans is maintained and current;
- Undertake quality assurance of specific credit administration functions and processes and report observations and offer recommendations to the Chief Financial Officer and Senior Manager Member Service;
- Responsible for overseeing the equitable assignment of qualifying residential housing loans to approved securitisation trustee;
- Responsible for preparing and maintaining Excel spreadsheets of assigned residential housing loans in accordance with the requirements of the securitisation trustee;
- Construct a robust loan provisioning model to meet the objectives of both the prudential and the accounting standards and ensuring the effective management of delinquent loans;
- Undertake the day-to-day management of delinquent commercial loans and nominated stressed consumer loans;
- Prepare monthly reports to Credit Committee and quarterly reports on Business Unit Requirements, Progress to Projects and Budget
- Manage all construction loans approved including owner-builder in accordance with policy and in collaboration with Member Service staff
- Manage third party relationships effectively
- Responsible for the reconciliation of monthly commissions paid by the securitisation trustee;
- Assist with monthly and quarterly reporting detailing securitised loan portfolios,
- Assist with the development and review of securitisation procedures and policies

## Role Competencies

Ability to:

- Communicate efficiently and effectively with management and other staff members of CMG
- Resolve problems
- Develop and maintain effective networks with contractors and industry colleagues
- Display confidence when dealing with others
- Use well developed written communication skills to business case projects and through communications to external stakeholders, suppliers and contractors

- Adopt and adjust to change and its processes
- Set priorities, plan workloads, meet deadlines and achieve objectives through the efficient use of time and resources
- Effectively implement business and operational plans
- Effectively liaise and coordinate with staff across a diverse range of activities
- develop and document effective reports, policies and procedures
- Develop reports in strict time frames.

### Organisational Compliance

- Ensure sound operational knowledge of legislative, regulatory and Code of Conduct requirements including (but not limited to), Financial Services Reform Act, Privacy Act, Industry Codes of Practice, EFT, code of Conduct, Financial Transactions Reporting Act, Occupational Health & Safety, Complaint Handling and Dispute Resolution.
- Ensure a sound knowledge of Credit Union policies, procedures, products, services and systems to comply within the authorities and restrictions in relation to the duties of this role.
- Ensure adherence to correct identification procedures and confidentiality of information that conform to the requirements of the Credit Union and the Privacy Act when accessing member details.
- Ensure the management/supervision of direct reporting staff in accordance with organisational compliance.

### Staff Supervision, Leadership and Development

- Ensure new employees under your supervision receive adequate instruction and support to successfully complete the new employee orientation program within the specified time frame.
- Ensure employees under your supervision receive appropriate training and have the necessary competencies to perform the functions required in their role through the development and application of annual training plans with their current or new role.
- Increase staff motivation and morale through effective performance appraisal and career development by training, coaching, providing feedback and integrating reward systems.

### Company Advocacy

- Promote an environment founded on Credit Union philosophy and CMG values of Ethical and Honest practices, Customer Satisfaction and Caring, Financial Responsibility, Community and Social Commitment.
- Act as an advocate for CMG in all dealings with members and staff and present a professional image of CMG in all dealings with the public including appropriate dress standards, helpfulness and friendliness.
- Create a balanced team environment with a focus on continuous improvements, best practice and member focus.

## Professional Development

- A willingness and capacity to become better equipped to perform job responsibilities by transferring new knowledge and skills gained, through training to the workplace.
- Ensuring the successful completion of individual training and development activities to update knowledge and skills relating to legislative, policy, system, procedure, product and service requirements inherent in current duties.

## Performance Management

- Ensure the setting of mutually agreed goals, objectives and performance measures for the role, identifying Key Performance Areas for (6) six monthly and annual review processes.

## Community Engagement

As an organisation we abide by the credit union operating principles and we recognise that we have a responsibility to our members and the communities in which we operate. As an organisation we are committed to the welfare of our members, our staff, our community and our environment.

We aspire to make a positive difference for the people in our community and we are passionate about researching and implementing ways to ensure our principles are demonstrated.

## Selection Criteria

- Essential:**
1. Tertiary qualification in a Credit related discipline or willingness to achieve;
  2. Extensive experience
  3. Strong communication skills, both written and verbal
  4. Well developed computer skills with demonstrated experience in the Microsoft Office suite of products.
  5. Strong analytical and problem solving skills
  6. Demonstrated understanding and preparedness to commit to the organisation's values
  7. A current, unencumbered Drivers Licence

- Desirable:**
1. Previous experience within a financial institution
  2. Proven Management skills
  3. Demonstrated project management skills

### Acceptance of Responsibilities

I have read the requirements and responsibilities outlined in this position description, CMG's Code of Conduct and Employment Terms and Conditions and agree to meet and adhere to these and have my performance monitored and evaluated in relation to my performance in the role as detailed throughout this document.

I accept my performance will be measured through the agreed objectives set with my manager each year and reviewed on a minimum six (6) monthly basis in accordance with the organisation's performance management policies and guidelines and processes.

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Signed \_\_\_\_\_

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

Senior Manager Credit

Executive Manager Treasury and Credit Risk