



Member Relationship Officer - Position Description

Document Control

Region:	All
Role:	Member Relationship Officer
Classification:	Full time/part time
Reports to:	Depending on responsibilities. Regional/Branch Manager or Assistant Branch manager or Supervisor.
Present Incumbent:	Various
Prepared by:	Manager HR & Organisational Development
Date approved/updated:	March 2011
Version No:	003

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. We ensure 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.

Position Statement

The key area of member service is the member's first point of contact at The Community Mutual Group (CMG) and the high level of quality service at CMG is recognised by members, the community and employees. Critical to CMG, is having experienced staff on the frontline as an essential element in ensuring this level of service is maintained and enhanced.

The Member Relationship Officer is a core position at CMG and is responsible for delivering quality frontline service to members through a well developed knowledge of CMG products and services to advise on products appropriate to the individual needs of the member. Along with the responsibility of ensuring accurate cashiering and transactional services to member, the Member Relationship Officer is a multi skilled role with opportunities to develop a professional career within the Financial Services industry covering the span of frontline functions and activities in the following ten (10) speciality areas:

1. Member transactions and enquires;
2. Telephone Service Centre;
3. Telephone Service Centre – Outbound Contact;
4. Telephone Service Centre – Lending Coordinator;
5. Loans Documentation;
6. Lending and Support;
7. Lending;
8. Wealth Protection;
9. Insurance Coordinator;
10. Wealth Management.
11. Insurance Officer

In this role, you will have strong communication skills and attention to detail along with a demonstrated commitment to CMG values to achieve the organisations core purpose of providing trusted community banking.

Key Responsibility Areas (KRA's)

Speciality 1 – Member Transactions and Enquiries

At all levels of the Member Relationship Officer role, the following key areas of responsibility are:

- i) Ensure and provide a high standard of member and client service at CMG by displaying friendly, responsive, courteous and effective communication to member enquiries, increasing value to existing CMG members and prospective members.
- ii) Ensure members receive accurate, consistent, responsive and timely information and assistance by taking ownership of the relationship with the member, to ensure member needs are identified and met.
- iii) Ensure all applications, transactions and instructions from members are processed in a timely manner with the highest of accuracy and professionalism.
- iv) Develop and maintain strong knowledge of features and benefits of CMG products to enhance the relationship with members and actively satisfy their needs and goals.
- v) Provide and ensure services that are consistent with values of cross-selling, up-selling and member retention, improving member usage of CMG products and services.
- vi) Resolve member complaints in an appropriate and timely manner within CMG policy and legislative requirements.
- vii) Identify opportunities and facilitate quality referrals to specialist areas ensuring sufficient details are obtained and to achieve the objectives of the branch.
- viii) Provide account opening services to members as necessary, maintaining and enhancing knowledge and skills, ensuring processes adhere to CMG procedures and legislative requirements.
- ix) Provide insurance services to members in a timely and efficient manner, ensuring product information is correct.
- x) Assist with the daily efficient operation of the branch including the presentation of the member service areas, ensuring transaction slips, pens and product brochures are current and available to members at all times.
- xi) Assist with the daily organisation of internal bags and external mail, ensuring timely and efficient preparation.

Speciality 2 -Telephone Service Centre

In addition to Speciality 1:

The Member Relationship Officer (TSC) will be responsible for the delivery of excellent phone service to members by way of 'first point of contact' resolution and will:

- i) Responsible for receiving inbound calls, identifying needs and adding value and building member relationships through a proactive approach to cross sell and up sell and member education ;
- ii) Responsible for conducting outbound calls for relevant campaigns, surveys and promotions as required by CMG;
- iii) Provide lending services to members, including the assessing of loan applications and recommendations, ensuring adherence to authorised delegations, CMG policy, procedures and legislative requirements.

Speciality 3 – Telephone Service Centre – Outbound Contact

In addition to Speciality 1 and 2:

The Member Relationship Officer (TSC – Outbound Contact) will provide quality service to members via outbound sales & service calls, the provision of a full range of lending, insurance and CMG products and services will be offered, ensuring members are provided with products and services that suit their individual needs and goals, the MRO TSC (MRO - Outbound Contact) will:

- i) Identify new prospects from competitors via reports produced from data mining activities and action these reports by performing outbound calls.
- ii) Anticipate and overcome member objections through effective communication and solution based sales techniques using strong negotiation skills.
- iii) Present campaign offers to members by anticipating member needs, ensuring the provision of products and services that meet their needs.
- iv) Identify and maximise potential sale opportunities by supporting the branch network through completing outbound calls from their data mining reports.
- v) Maintain a high level of understanding with regards to “Do Not Call Register” and other telemarketing legislation.
- vi) Coordinate outbound promotions & activities with Senior Manager Marketing, Head of Distribution & Telephone Service Centre Manager.
- vii) Work with a wide range of people at all decision making levels to achieve effective results.

Speciality 4 – Telephone Service Centre – Lending Coordinator

In addition to Speciality 1 and 2:

The Member Relationship Officer (TSC – Lending Coordinator) will provide quality service to members through the provision of a full range of lending, insurance and CMG products and services, ensuring members are provided with products and services that suit their individual needs and goals and will:

- i) Ensure loan decisions are conveyed to branches from the TSC in a timely and efficient manner.
- ii) Coach & mentor TSC staff with loan matters, acting as a lending referral point for other staff.

Member Relationship Officer

- iii) Monitor TSC sales performance with loans & associated products & services. Eg CCI.
- iv) Ensure all loan applications, including WEB, are actioned and completed within designated timeframes.
- v) Provide and maintain reporting in relation to TSC loan processing.

Speciality 5 - Loans Documentation

In addition to Speciality 1:

The role of Member Relationship Officer (Lending Documentation) is to provide accurate and efficient preparation of lending documentation ensuring compliance with the organisations policies, procedures and regulatory responsibilities and in addition to section one (1) will:

- i) Liaise with solicitors and financial institutions regarding settlements and refinancing ensuring the professional image of CMG is maintained and enhanced at all times.
- ii) Assist with branch targets for Allianz and Wealth Management by actively seeking opportunities to provide quotes and referrals to members.

Speciality 6 - Lending and Support

In addition to Speciality 1:

The Member Relationship Officer (Lending and Support) will support the Manager through their ability to undertake and rotate in key role(s) within the branch network as required along with assisting the development of staff through mentoring and coaching. Importantly, the MRO (Lending and Support) will mentor junior employees and school based trainees, building and growing frontline confidence. In addition to Section one (1), this role will:

- ii) Support the manager in the development of staff in key role(s), mentoring and coaching to build skills and confidence.
- iii) Develop base consumer lending skills and knowledge to increase the capability of the branch during peak times;
- iv) Provide relief in the branch network as required by the manager.
- v) Guide and mentor junior employees and school based trainees as required by the manager to grow skills and knowledge ensuring a strong and productive workforce.

Speciality 7 - Lending

In addition to Speciality 1:

The Member Relationship Officer (Lending) will provide quality service to members through the provision of a full range of lending, insurance and CMG products and services, ensuring members are provided with products and services that suit their individual needs and goals and will:

- i) Provide lending services to members, including the accurate processing of documentation, assessing of loan applications and recommendations, ensuring adherence to authorised delegations, CMG policy, procedures and legislative requirements.
- ii) Ensure loan fundings are processed in a timely and efficient manner.

Speciality 8 – Wealth Protection

In addition to Speciality 1:

The Member Relationship Officer (Wealth Protection) will assess the needs of members and provide advice and risk protection strategies within their authority. The Member Relationship Officer (Wealth Management) will build relationships with staff and clients to ensure the full range of risk products are available for the protection of client assets and will:

- i) Ensure and provide a high standard of member and client service at CMG by the timely qualifying of leads, friendly and effective communication, assessment of member needs through interviews and financial needs analysis ensuring member's needs are identified and met.
- ii) Identify lead opportunities for both wealth management and CMG products to ensure a total wealth management solution for members, making quality referrals to specialist areas where necessary.
- iii) Ensure the accurate and professional preparation of relevant documentation, Statement of Advice (SOA) and product applications, along with the record keeping of such documentation, adhering to relevant policy and industry regulation.

Speciality 9 – Insurance Coordinator

In addition to Speciality area 1 and 8:

The Member Relationship Officer (Insurance Coordinator) will support the TSC and branch network with all insurance sales. They will assist with development of staff through mentoring and coaching. In addition to section 1 and 8 this role will:

- i) Coordinate insurance sales performance reporting and work with the TSC & branches to rectify performance gaps.
- ii) Remain a central contact for Allianz eSales and eService.
- iii) Ensure the appropriate allocation of training to staff ensuring ongoing product knowledge for all Allianz Insurance products in consultation with both CMG's Allianz account manager and Learning & Development officer(s).
- iv) Identify sales opportunities for all insurance products to ensure total insurance solution for members.
- v) Communicate effectively to TSC & branches in regard to insurance policies and procedures.

Role Competencies

Ability to:

- demonstrate a sound knowledge in all products and services associated with CMG;
- work autonomously and within a team based working environment;
- act with personal and professional integrity;
- demonstrate a commitment to Credit Union Philosophy and CMG culture and values;
- be flexible and adaptable to changing work hours;

Speciality 10 - Wealth Management

In addition to Speciality area 1 and 8:

You will conduct member consultations, provide advice, develop and recommend wealth creation, management and protection strategies which meet the needs of the member and within the guidelines of a restricted proper authority and regulatory framework.

- iv) Manage the referral process at CMG, including the weekly reviewing of reports to monitor the performance leads and sales against agreed targets as documented in individual branch objectives and ensure the effective and timely communication of results and outcomes to management.
- v) Ensure staff education on Wealth Management products and processes to develop lead generation activities. This will include a consultative process with managers to attend staff meetings and be involved in new staff induction.
- vi) Responsible for retention of members and clients by providing an ongoing service ensuring a wealth management review process is undertaken as required by CMG and its WM partner.

Role Competencies

Ability to:

- demonstrate a sound knowledge in all products and services associated with CMG;
- work autonomously and within a team based working environment;
- act with personal and professional integrity;

- demonstrate a commitment to Credit Union Philosophy and CMG culture and values.
- be flexible and adaptable to changing work hours;
- set priorities, plan workload, meet deadlines and achieve the objectives of the department;
- communicate effectively, both written and verbally;
- build strong relationships with clients and staff to effectively offer and provide the full range of CMG and Wealth Management products;
- maintain and further develop industry knowledge, ensuring compliance obligations are met;

Speciality 11 – Insurance Officer

In addition to Speciality area 1

The Member Relationship Officer will support the TSC and branch network with all insurance sales. They will assist with development of staff through mentoring and coaching. In addition to section 1 this role will:

- i) Remain a contact for Allianz eSales.
- ii) Balance CCI Bar report weekly .
- iii) Process all CCI medical questionnaires and correspond with Allianz.
- iv) Scan all copies of CCI policies sent from Allianz to members accounts.
- v) Process all Insurance cheques sent to CMG.
- vi) Send out Monthly Insurance due Letters, including 1st and 2nd overdue reminder letters.
- vii) Outbound calls to members for overdue insurance policy schedules on loan security.
- viii) Identify new prospects from competitors via reports produced from data mining activities and action these reports by performing outbound calls
- ix) Anticipate and overcome member objections through effective communication and solution based sales techniques using strong negotiation skills
- x) Present campaign offers to members by anticipating member needs, ensuring the provision of products and services that meet their needs.
- xi) Identify and maximise potential sale opportunities by supporting the branch network.

- xii) Acknowledge gaps in training for staff and liaise with CMG Insurance Co-ordinator.
- xiii) Identify sales opportunities for all insurance products to ensure total insurance solution for members.
- xiv) Communicate effectively to TSC & branches in regard to insurance policies and procedures.
- xv) Work with a wide range of people at all decision making levels to achieve effective results.

Role Competencies

Ability to:

- demonstrate a sound knowledge in all products and services associated with CMG;
- work autonomously and within a team based working environment;
- act with personal and professional integrity;
- demonstrate a commitment to Credit Union Philosophy and CMG culture and values;
- be flexible and adaptable to changing work hours;

Role Selection Criteria

Preferred:

Speciality area 1:

Member Transactions and Enquiries

1. ASIC Tier II Statement of Attainment (or willingness to obtain within three (3) months);
2. Compliance to legislative and industry requirements;
3. Demonstrated understanding and commitment to the organisation's values;
4. Sales training/skills or qualifications (or willingness to obtain);
5. Well displayed skills in Microsoft Office programs such as WORD, EXCEL OUTLOOK.

Speciality area 2:

In addition to speciality area 1:

Member Relationship Officer (TSC) 1. Outbound Call centre training (or willingness to undertake).

Speciality area 3: In addition to speciality area 1 and 2:

Member Relationship Officer (TSC - Outbound) 1. One year outbound telephone sales experience.
2. Proven ability to meet and exceed revenue and sales targets whilst maintaining customer satisfaction standards

Speciality area 4: In addition to speciality area 1 and 2:

Member Relationship Officer (TSC – Lending Coordinator) 1. Knowledge of lending and insurance products and processes;
2. Completion of lending training as required by CMG.

Speciality area 5: In addition to speciality area 1:

Member Relationship Officer (Loans Documentation) 1. Compliance to legislative/regulatory requirements (including Consumer Credit Code (CCC));
2. Understanding of lending and insurance products and processes.

Speciality area 6: In addition to speciality 1:

Member Relationship Officer (Lending and Support) 1. Experience and knowledge in all aspects of CMG frontline sales and service.

Speciality area 7: In addition to speciality 1:

Member Relationship Officer (Lending) 1. Knowledge of lending and insurance products and processes;
2. Completion of lending training as required by CMG.

Speciality area 8: In addition to speciality 1:

Member Relationship Officer (Wealth Protection) 1. DFP 1 & 2 (or willingness to obtain within three (3) months)
2. Risk product training by WM partner (or willingness to undertake as required by licensing);
3. Sales training/skills or qualifications.

Speciality area 9: In addition to speciality 1 and 8

Member Relationship Officer (Insurance Coordinator) 1. Knowledge of all CMG provided insurance products.
2. Ability and training to perform e-service activities on behalf of Allianz.
3. Sales training /skills or qualifications.

Speciality area 10:

In addition to speciality 1 and 8:

Member Relationship Officer (Wealth Management)

1. Diploma Financial Services – Financial Planning (or willingness to obtain within six (6) months);
2. WM product training WM partner (or willingness to undertake as required by licensing);
3. Sales training/skills or qualifications.

Desirable:

1. Relevant industry experience;
2. Diploma Financial Services (Financial Planning) or Certificate III or IV Financial Services;
3. Demonstrated knowledge of CMG products and services.

Specialty area 11:

In addition to specialty 1 and 8

Member Relationship Officer (Insurance Officer)

4. Knowledge of all CMG provided insurance products.
5. Ability and training to perform e-service activities on behalf of Allianz.
6. eSales training /skills or qualifications.

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 and speciality area 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 organisations performance management policies and guidelines and processes.

Indicate which level your Member Relationship Officer is currently working within:	Please Tick
1. Member Enquires/Transactions	Applies to all Specialities
2. Member Relationship Officer (TSC)	
3. Member Relationship Officer (TSC – Outbound)	
4. Member Relationship Officer (TSC – Lending Coordinator)	
5. Member Relationship Officer (Loans documentation)	

6. Member Relationship Officer (Lending and Support)	
7. Member Relationship Officer (Lending)	
8. Member Relationship Officer (Risk Management)	
9. Member Relationship Officer (Insurance Coordinator)	
10. Member Relationship Officer (Wealth Management)	
11. Member Relationship Officer (Insurance)	

Name: _____
Signed: _____
Date _____
Member Relationship Officer

Name: _____
Signed: _____
Date _____
Manager