

**Document Control**

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|------------------------|---|
| Region:                | All                                     |
| Role:                  | Member Relationship Officer - Lending   |
| Classification:        | Full time/Part time                     |
| Reports to:            | Branch Manager/Assistant Branch Manager |
| Present Incumbent:     | Various                                 |
| Prepared by:           | Personnel Manager                       |
| Date approved/updated: | December 2011                           |
| Version No:            | 001                                     |

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 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. 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- Lending is a core position at CMG and is responsible for delivering quality 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. The Member Relationship Officer – Lending 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 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

- 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.
- 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.
- Ensure all applications, transactions and instructions from members are processed in a timely manner with the highest of accuracy and professionalism.
- 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.
- 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.
- Resolve member complaints in an appropriate and timely manner within CMG policy and legislative requirements
- Identify opportunities and facilitate quality referrals to specialist areas ensuring sufficient details are obtained and to achieve the objectives of the branch.
- Provide insurance services to members in a timely and efficient manner, ensuring product information is correct.
- Assist with front counter transactions and enquiries as required.
- Provide lending services to members, including the accurate processing of documentation, assessing of loan applications and recommendations, ensuring adherence to authorized delegations, CMG policy, procedures and legislative requirements.
- Ensure loan fundings are processed in a timely manner.

## Role Competencies

Ability to:

- Communicate efficiently and effectively with management and other staff members of CMG
- 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;

## 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.

## 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. 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.
  6. Knowledge of lending and insurance products and process;
  7. Completion of lending training as required by CMG

- Desirable:**
1. Previous experience within a financial institution
  2. Unencumbered Drivers Licence

## 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:** \_\_\_\_\_

**Member Relationship Officer – Lending**

**Branch Manager**