

## Job Description – Banking Consultant

<b>Department:</b>	Retail	<b>Grading:</b>	Grade C	<b>Last Update:</b>	August 2007
<b>Purpose:</b>	To contribute to the growth and profitability of the Branch lending and funding portfolios through the effective processing of lending applications and funding transactions, the provision of quality customer service, and by developing and capitalising on opportunities to promote SBS products.				
<b>Reporting to:</b>	Senior Banking Consultant/Manager				
<b>Staff Reporting to this Position:</b>	Nil				
<b>Lending Delegation:</b>	As per the SBS Lending Policy				
<b>Key Relationships:</b>	Local existing and prospective members, SBS support teams, i.e., Support Centre, Southsure, Marketing, FNL, etc. Professional groups, i.e. solicitors, accountants, etc.				
<b>Key Result Areas:</b>	The Banking Consultant has responsibility for the following key result areas:				
<b>Lending</b>	<ul style="list-style-type: none"> <li>• Contributes to the achievement of lending portfolio growth targets through the approval of residential loans and further advances for wage and salary earners (with a focus on existing members' lending needs), within the delegation level, and in accordance with SBS lending policy parameters.</li> <li>• Contributes to the collection of relevant information, preparation of lending applications recommended for the approval of the Senior Banking Consultant, Manager, Commercial Manager, and/or the SBS Lending Committee.</li> <li>• Conducts lending within credit policies and procedures to ensure compliance quality and containment of risk.</li> <li>• Undertakes the day-to-day management of the refer list and arrears portfolio ensuring that appropriate action is taken on accounts over their limit/in arrears to minimise risk to SBS and actioned within SBS lending policy and procedures.</li> <li>• Completes a financial needs analysis for members in financial difficulties, looking at options to address problems including debt restructure, budgeting, dealing with creditors, etc.</li> <li>• Utilises problem solving skills to rectify situations where members' loans require adjustments to interest paid, interest accrued, interest rate, loan structure, etc.</li> </ul>				
<b>Products Promotion</b>	<ul style="list-style-type: none"> <li>• Maintains a complete understanding of all products offered via SBS distribution channels, with knowledge sufficient to discuss product attributes fully and confidently.</li> <li>• Develops and capitalises on all opportunities to cross-sell SBS products and services to existing and potential clients.</li> <li>• Participates in the branch calling programme to market SBS products to potential and existing clients.</li> <li>• Responsible for making referrals to Banking Consultants, Financial Advisers, SBS Insurance officer, Finance Now officers, Senior Investment Consultant and Commercial Manager as the opportunity arises for existing and potential members to utilise SBS products and services.</li> </ul>				

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**Funding**

- Responsible for seeking out and converting new funding opportunities.
- Contributes to the efficient operation of the branch through the accurate and timely processing of all transactions, including investment instructions, account information requests flexifund withdrawals, loan repayments, school bankings, etc.

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**Quality  
Customer  
Service**

- Provides a superior client service by responding to all telephone, correspondence or one to one interactions in a timely, professional and courteous manner, as defined in the branch service standards.
- Shares responsibility for the ongoing improvement in branch services through participation in quality audit processes and submitting suggestions for improvements to processes.

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**Operational  
Activities**

- Responsible for ensuring compliance with all security and safety procedures within the branch including opening and closing procedures, camera surveillance and maintenance, video monitoring, robbery and fire drill procedures and health and safety procedures.
  - Contributes to the flow of communication within the branch, by actively participating in staff meetings.
  - Provides information and reports to the Manager as requested on lending and other activities.
  - Performs other such reasonable duties as may be required by the Manager
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## Person Specification – Banking Consultant

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**Purpose:** To define the required and preferred key personal qualities, work experience and qualifications necessary to undertake the position.

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**Work Experience:** Work experience necessary to competently perform the duties of this position include:

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**Required**

- Experience with customer service roles (preferably within the financial services industry)

**Preferred**

- Knowledge of lending processes, including previous lending approval experience
  - Knowledge of investment, transactional banking, and insurance products and processes
  - Relationship building and proactive sales experience
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**Personal Qualities:** Personal qualities necessary to perform the duties of this position include:

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**Required**

- Strong interpersonal communication skills
  - Focus on identifying and meeting/exceeding customer needs
  - Record of achieving targets and objectives
  - Demonstrated personal presentation skills
  - Able to take the initiative, make new contacts
  - Sound decision making/analytical and negotiation skills
  - Self-motivated
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**Qualifications:** Minimum qualifications required to undertake this role include:

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**Required**

- Nil

**Preferred**

- Possess (or be working towards) tertiary level qualification or papers in banking related areas, e.g accounting principles, fundamentals of banking, lending and securities, etc.
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