

Job Description – Banking Consultant

Department:	Retail	Grading:	Grade E	Last Update:	February 2008
Purpose:	To contribute to the growth and profitability of the branch lending and funding portfolios through the effective processing of lending applications, the provision of quality customer service, and by developing and capitalising on opportunities to promote SBS products.				
Reporting to:	Senior Banking Consultant/Manager				
Staff Reporting to this Position:	Nil				
Lending Delegation:	As per the SBS Lending Policy				
Key Relationships:	Existing and prospective clients, SBS support teams, i.e. Support Centre, HR, SBS Life, Marketing, etc. Professional groups, i.e. solicitors, accountants, etc.				
Key Result Areas:	The key result areas for the Banking Consultant include the following:				
Lending	<ul style="list-style-type: none"> • Contributes to the achievement of lending portfolio growth targets through the approval of residential loans (and commercial loans under \$600,000 for the approval of a higher authority) within the delegation level, and in accordance with SBS lending policy parameters. • Responsible for the collection of relevant information, undertaking property inspections and analysis and preparation of lending applications recommended for the approval of the Senior Banking Consultant, Manager, Commercial Manager Invercargill, and/or the SBS Lending Committee. • Endeavours to increase the levels of funds and lending held with SBS by new and existing clients by identifying and evaluating client needs' through observation, listening and questioning techniques, and ensuring quality recommendations that will satisfy the client and influence their decision-making process towards SBS and therefore meeting SBS's longer term strategic goals. • Completes a financial needs analysis for members in financial difficulties, looking at options to address problems including debt restructure, budgeting, dealing with creditors, etc. • Undertakes the day-to-day management of the arrears portfolio, ensuring appropriate action is taken on accounts in arrears to minimise risk to SBS. • Conducts lending within credit policies and procedures to ensure compliance quality and containment of risk. 				
Products Promotion	<ul style="list-style-type: none"> • Maintains a complete understanding of all products offered via SBS distribution channels, with knowledge sufficient to discuss product attributes fully and confidently. • Develops and capitalises on all opportunities to cross-sell SBS products and services to existing and potential clients. • Participates in the branch calling programme to market SBS products to potential and existing clients. • Actively pursues and develops business opportunities and builds new relationships by self-promotion and promoting the SBS to intermediaries and prospects. 				

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- Undertakes proactive promotion of SBS products and services to solicitors, accountants, real estate agents, valuers and all other external contacts to enhance their awareness of SBS and its products, in order to influence their clients towards SBS.

**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.

**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 Senior Banking Consultant/Manager as requested on lending and other activities.
 - Performs other such reasonable duties as may be required by the Senior Banking Consultant or Manager.
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Person Specification – Banking Consultant

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

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

Required

- Experience with customer service roles (preferably within the financial services industry)
- Knowledge of lending processes, including previous lending approval experience
- Relationship building and pro-active sales experience

Preferred

- Knowledge of investment, transactional banking, and insurance products and processes
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Personal Qualities: Personal qualities necessary to perform the duties of this position include:

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:

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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