

## Job Description – Manager

<b>Department:</b>	Retail	<b>Grading:</b>	M483 (Level 5)	<b>Last Update:</b>	August 2007
<b>Purpose:</b>	To manage the branch to achieve growth and profitability through promotional activities, quality client service and development of branch staff and SBS to become 'main bank' to its members.				
<b>Reporting to:</b>	General Manager Retail				
<b>Staff Reporting to this Position:</b>	Senior Banking Consultant, Senior Customer Services Officer/Business Development Officer, Senior Investment Consultant – Dunedin only, Commercial Manager – Dunedin only, Banking Consultants – Queenstown only				
<b>Key Relationships:</b>	Existing and prospective clients, retail management, SBS support teams, i.e., Support Centre, HR, Southsure, Marketing etc. Professional groups, i.e. solicitors, accountants, etc.				
<b>Key Result Areas:</b>	The Manager is responsible for all aspects of managing the branch including:				
<b>Business Growth/ Performance Sales</b>	<ul style="list-style-type: none"> <li>• Primarily responsible for achieving? region/branch performance targets in: <ul style="list-style-type: none"> <li>– Funding growth/retention - savings a/c's, term investments and managed funds</li> <li>– Lending growth/retention - personal, residential, investment, and commercial</li> <li>– Transactional Banking – conversions to SBS, debit cards, telephone and internet banking</li> <li>– Insurance sales - LIFE, disability, PMI, home and contents</li> <li>– Fee income growth</li> <li>– Arrears and dishonour management</li> </ul> </li> <li>• Primarily responsible for all loan applications approved at branch level to the manager's delegated authority including timely completion and approval within quality parameters determined by SBS lending policy.</li> <li>• Responsible for checking and completing recommendations on all loan applications outside of manager's delegated authority, prior to presentation to the Commercial Manager, Lending Committee and/or the SBS Board.</li> <li>• Conducts interviews of a more complex nature as requested.</li> <li>• Maintains a complete understanding of all SBS products offered via the SBS distribution channels, with knowledge sufficient to discuss product, attributes fully and confidently. Emphasis will be on engaging with clients to complete full financial analysis with goal of widening clients' relationship with SBS.</li> </ul>				
<b>Marketing and Networking</b>	<ul style="list-style-type: none"> <li>• Primary responsibility for the promotion of SBS in the region to; existing and prospective clients, professionals, businesses, community and service groups by way of; networking activities, call programmes, marketing and promotional campaigns, sponsorship initiatives, community involvement, service club membership and sales and product seminars.</li> <li>• Contributes to market acceptance by liaising with the Marketing Department over developments in the marketplace on any new products/procedures.</li> </ul>				
<b>Strategic Input and Planning</b>	<ul style="list-style-type: none"> <li>• Contributes to the completion of the SBS Retail Operational plan by preparing and implementing a branch business plan that encompasses strategies for performance on regional growth objectives.</li> <li>• Prepares branch budgets for approval and contributes to the overall control of</li> </ul>				

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expenditure by monitoring costs and reporting on performance against budget variations.

- Responsible for developing a branch training plan so that staff members are able to meet and/or exceed their individual performance targets.
- Develops a plan for the promotion and maintenance the SBS brand in the region in consultation with Marketing and/or the General Manager Market Development.
- Contributes to the flow of management information by completing a monthly report to the General Manager Retail.

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**Leadership and Staff Management**

- With the assistance of Human Resources, is responsible for the recruitment and induction of regional staff.
- Contributes to the ability of staff to meet performance objectives by providing day to day supervision, training and support and leading performance processes in accordance with SBS policies and procedures.
- Responsible for identifying and developing career path opportunities for staff within and outside the branch.
- Contributes to the development of staff by assisting with the interpretation and implementation of operational policies and procedures.
- Responsible for assigning tasks to staff, scheduling and monitoring work and reviewing results for timeliness, accuracy and quality.
- Contributes to the flow of staff communications, by conducting regular staff meetings.
- Encourages staff to participate in internal and external training and development opportunities as these arise and in accordance with individualised development plans.
- Responsible for the presentation and service standards of branch staff to ensure a professional image is maintained with all clients.

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**Operational Activities**

- Provides information and reports to the General Manager Retail as requested on a full range of business activities.
  - Ensures operations meet legislative and SBS policy requirements, including health and safety requirements, by monitoring systems, procedures and workflows, and implementing corrective action.
  - Provides information and reports to the General Manager Retail as requested on funding, lending and any other relevant activities.
  - Responsible for all security procedures within the region/branch including opening procedures, camera surveillance and maintenance, video monitoring, robbery and fire drill procedures.
  - Performs other reasonable duties that may be requested by the General Manager Retail.
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## Person Specification – Manager

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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**

- Substantial demonstrated sales and marketing experience in Financial Services industry
- Extensive exposure to customer service related industry
- Previous management experience, including supervision and development of staff

**Preferred**

- Knowledge of the local area
  - Knowledge of SBS policies and procedures
  - Substantial experience of lending portfolio management
  - Knowledge of residential investment or commercial lending
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**Personal Qualities:** Personal qualities necessary to perform the duties of this position include:

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**Required**

- Demonstrated ability to motivate and lead
  - Organisational/co-ordination and planning skills
  - Target-driven
  - Demonstrated personal presentation skills
  - Confidence in public speaking
  - Able to take the initiative
  - Sound decision making skills
  - Self-motivated
  - Strong interpersonal communication skills
  - Analytical / problem solving skills
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**Qualifications:** Minimum qualifications required to undertake this role include:

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**Required**

- Nil

**Preferred**

- Relevant tertiary qualification
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