

# POSITION DESCRIPTION

<b>Position Title:</b>	<b>Home Loan Specialist</b>
<b>Hours of Work:</b>	<b>Full time</b>
<b>Reports to:</b>	<b>Loans Manager/ Branch Manager</b>

## Position

The Home Loan Specialist will be responsible for increasing South West Credit's member portfolio by generating profitable new assets and liabilities, whilst retaining existing members by providing excellent service.

The Home Loan Specialist is responsible for the management of the total relationship between the member and the Credit Union.

This position is responsible for promoting the products and services of the Credit Union and providing a quality financial service to all members and potential members of South West Credit Union delivering maximum membership satisfaction and goodwill.

## Objectives

- To increase the Credit Union's assets and liabilities base through promotion of the suite of products and services to target markets
- To introduce new relationships to the Credit Union
- To provide outstanding customer service to all members and potential members maintaining a high degree of accuracy, timeliness, courtesy and professionalism
- To create member awareness of remote transaction channels such as internet, telephone banking and encourage member migration to these channels
- To contribute to the enhancement of efficient procedures within the branch and ensure compliance is met with external legislation, Credit Union Standards and policies and procedures
- To provide support to the Branch Manager as required
- To encourage member migration where by South West Credit becomes the members main bank

## Key Responsibility Areas

### Member Services

- Assess and process consumer lending at an acceptable margin to South West Credit in line with allocated targets
- If skills and experience allow, assess and process commercial lending at an acceptable margin to South West Credit in line with allocated targets and conduct commercial lending reviews of existing clients.
- Proactively develop and maintain face-to-face relationships with members and referral sources
- Achieve required levels of business calling activity for members and potential members
- Provide information and financial advice on products and services to ensure member needs are identified and met in accordance with legal requirements
- Provide quality service by ensuring compliance with external legislation, Credit Union standards and

policies and procedures

- Provide cross-referrals to other distribution channels of South West Credit
- Maintain professional behaviour, appearance, communication, workplace presentation and telephone communication service standards at all times

### **Member Services Administration**

- Adhere to South West Credit's credit policies and procedures
- Ensure compliance with all legislative procedures including cash transaction reporting agency, tax file number obligations, the privacy policy and financial services reform act

### **Other**

- All identified mandatory training to be completed and assessments successfully undertaken in accordance with the training plan
- Sharing ideas with team members and acknowledging their achievements and successes
- Ensure all Credit Union's security procedures for internal control and office access are adhered to
- Attend to requests and enquiries received and respond in an accurate and timely manner
- Identify and report risks, including incident reporting, and respond to risks associated with the above Key Result Areas as appropriate.

### **Critical relationships**

- Members of South West Credit
- Member Care Consultants and Branch Manager
- All South West Credit colleagues
- External product and service providers
- External networks such as Real Estate Agents, Accountants and other sources of referral.

### **Core competencies**

#### **Relationship Skills**

- Excellent interpersonal skills with the ability to influence others
- Proven sales and negotiation skills
- Strong networking abilities

#### **Technical Skills**

- Ability to analyse statements of financial position and prepare lending applications for consumer and small business lending.
- Ability to identify an acceptable lending risk for the Credit Union and to maximise profit from each transaction
- Ability to extract electronic sources of data and load appropriate information.
- Ability to manage the relationship between the member and the Credit Union including providing feedback to member queries.

#### **Essential Knowledge**

- Substantial knowledge of general banking operations and lending principles
- Sound knowledge of the local market and competitors products
- Sound knowledge of industry changes

**Essential Behaviours**

- Sound written and verbal communication skills
- Customer service orientation
- Teamwork
- Planning and organising
- Time management skills
- Sales ability and persuasiveness

**Tasks**

- Processing Personal Loans, Home Loans and, where skills allow, Commercial Loan applications from initial query right through to preparation of appropriate documentation and final settlement.
- Conduct overdraft reviews.
- Provide support to the Branch Manager
- Provide cover to all areas of the Loans department as directed to ensure full capability during peak times.
- Develop networks such as local employer's, real estate agents and businesses to create sources of new business.