

# Position Description

## Business Development & Lending Specialist

### Our Vision

Northern Inland Credit Union (NICU) is committed to helping its Members find smarter ways to manage their money. This shapes products and service delivery and drives the core strategic objective to achieve Main Financial Institution status with Members. By encouraging new Member growth, increasing the value of existing Members and exceeding Member expectations through personalised service and innovative technology, NICU is committed to being the premier local alternative to the big banks in northwest NSW. NICU seeks team members who are committed to operating in a Member-centric environment. Member needs and changing behaviours are the core focus to continue building smart financial products and services of the future.

### Job Purpose

The Business Development & Lending Specialist (BDLS) takes an active role in creating opportunities for new business and capitalising on existing relationships to increase Member value, for both consumer and small commercial lending. The BDLS manages the efficient and effective delivery of credit products and complementary banking products/services by managing the loans process end-to-end. The BDLS actively supports management endeavours, projects and decisions, and works with a minimum of supervision.

### Required Smart Values

The BDLS delivers a superior level of service to colleagues, Members and stakeholders via: \* Smart Solutions \* Motivation \* Achievement \* Relationships \* Team. Refer to the Code of Conduct in the Employee Handbook.

### Responsibilities

The BDLS performs tasks and carries out service requirements in accordance with documented policies and procedures and refers to the Credit Manager where assistance or discretion is required. The BDLS delivers a superior Member experience by:

- Working within the lending team to provide a superior level of service to Members
- Building relationships with Members and identifying new lending opportunities
- Engaging Members in conversation to develop a rapport and uncover their needs, offering relevant recommendations
- Actively building a lending portfolio through referral sources and business contacts
- Efficiently managing own work schedule and tasks
- Being responsive and capable under pressure, and identifying and escalating urgent issues
- Demonstrating an exceptional telephone manner
- Carrying out tasks in a timely manner, managing actions end-to-end with a Member-centric approach
- Participating and assisting in projects, as directed by the Credit Manager
- Performing maintenance on existing loans including PPSR release, discharge security and ongoing follow up to build relationships with Members
- Adhering to the spirit and form of the National Credit Code, and applicable legislation, to meet Northern Inland's obligations under its Australian Credit License, included but not limited to Responsible Lending, Not unsuitable assessments, and early detection and referral of financial hardship issues
- Taking an active role in identifying and mitigating risk factors for Northern Inland
- Taking an active role in work, health and safety, risk detection and management.

Refer to the matrix of policies and procedures for specific functions, activities and tasks.

### Risk Management

Ensures controls are applied in accordance with Board policies and NICU policies and procedures, particularly with regard to material risks, as identified in the Risk Register within the Board-authorized Risk Management Strategy, for which Lending has a detection, monitoring, escalating or risk ownership aspect.

### Position Parameters

- Performs tasks and service requirements with due diligence within the guidelines as set by management
- Uses discretion within area of delegated authority to achieve task outcomes
- Undertakes required training and participates in projects, continual improvement and risk management processes
- Provides supportive and meaningful guidance to staff as required
- Other responsibilities and duties within their skills, qualifications and experience.

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### Performance Review

Regular reviews against Northern Inland's objectives, values and the position's objectives and competencies as set by management.

### Employment Conditions

<b>Appointed by</b>	CEO
<b>Reports to</b>	Credit Manager
<b>Hours of work</b>	Fulltime: M/W/Th/Fri 8.45am-5.15pm, Tues 8.15am-5.15pm.
<b>Location</b>	To be negotiated with the suitable applicant
<b>Remuneration</b>	Minimum Level 6, Banking Finance and Insurance Award (the Award), and superannuation guarantee.
<b>Leave</b>	In accordance with the Award. Fulltime: 4 NICU Personal Leave Days per calendar year, accruing one per quarter; not cumulative. 1 Personal Leave Day in lieu of Bank Holiday per calendar year, not cumulative.

### Inherent and desirable criteria

<b>Essential</b>	<b>Fit &amp; proper:</b> clear APRA, ASIC and criminal history checks.
	<b>General:</b> Ability to carry up to 5kg over short distances using manual handling aids.
	<b>Qualifications &amp; Experience:</b> Strong mortgage lending experience; Demonstrated history of meeting regulatory requirements; Tier 2 Accreditation; Current driver's licence.
	<b>Essential Skills:</b> Strong leadership skills resulting in business and individual performance growth of team members; Demonstrated business development skills; Superior communication skills: pleasant telephone manner; refined questioning, negotiation and listening skills; refined report preparation and presentation skills; Capability to coordinate staff functions/resources to achieve goals.
	<b>Attributes:</b> Professional appearance. Attention to detail. Positive work ethic and demonstrated experience of interacting with team members to achieve goals. Demonstrated commitment to completing training and assessment requirements and meeting deadlines. Positive and inclusive attitude towards teamwork.
<b>Desirable</b>	<b>Desired Skills:</b> Competency in analysing and interpreting financial statements, including cash flows, budgets and forecasts.
	<b>Desired Experience &amp; Qualifications:</b> Commercial lending experience preferred. A tertiary qualification in Finance or Business, or a Cert IV in Credit Management or willingness to obtain.

Effective: 10 June 2024.

I agree to comply with this position description provisions. I am of good fame and character. I am a fit and proper person to carry out my obligations in an honest and fair manner. I am not an undischarged bankrupt. I undertake to advise NICU of any matters which may lead to a conflict of interest arising from my continued appointment. I acknowledge my continued appointment is subject to fit and proper checks, verification of my qualifications, and independent reference checks.

Name: ..... Signature: ..... Date: .....