



# **SERVICE ONE Alliance Bank**

## **Service One Mutual Limited**

### **JOB DESCRIPTION**

<b>Title:</b> Member Service Officer	<b>Reports to:</b> Team Leader/Branch Manager
<b>Incumbent:</b>	<b>Date:</b> 2019

### **PRIMARY ROLE**

The Member Service Officer is primarily responsible for personally servicing Members with their enquiries and counter transactions, promoting the products and services of SERVICE ONE Alliance Bank (SERVICE ONE) with an emphasis on lending products and meeting sales targets as set by the Branch Manager/Team Leader.

<b>KEY RESULT AREAS</b>	<b>PERFORMANCE CRITERIA</b>
1. Actively cross sells and meets all targets set by the Branch Manager/Team Leader for all of SERVICE ONE's products and services including Personal, Car and Mortgage Loans, Insurance products, Cards, Savings/Investments, Foreign exchange services, Financial planning referrals and any other products/services as required.	<ul style="list-style-type: none"><li>• Consistently demonstrate competence and skill in cross selling other products.</li><li>• Product and service level targets are achieved as set by the Branch Manager/Team Leader.</li><li>• Commission income targets achieved.</li><li>• No legitimate complaints from Members relating to services provided.</li></ul>
2. Maintains professional behaviour, appearance, communication, work place presentation and telephone communication and meets Member Service Promises at all times.	<ul style="list-style-type: none"><li>• Favorable Member feedback from mystery shopping activity.</li><li>• No breaches of Member Service Promises occur which require action from Branch Manager/Team Leader.</li></ul>

<b>KEY RESULT AREAS</b>	<b>PERFORMANCE CRITERIA</b>
<p>3. Ensures effective operation of the Branch including management of security and effective control of cash.</p>	<ul style="list-style-type: none"> <li>• Regular audits indicate good understanding of cash management procedures and compliance with policies.</li> <li>• Cash drawers balance at end of day and discrepancies are identified and rectified.</li> <li>• Breaches of policies/procedures are identified and Risk IDs submitted in a timely manner with action plans to address identified issues.</li> </ul>
<p>4. Provides well informed advice to Members on all products and services in a professional and caring way whilst keeping aware of opportunities to cross sell.</p>	<ul style="list-style-type: none"> <li>• Member losses are minimised and satisfaction levels improve.</li> <li>• Monthly contact with selected Members instigated.</li> <li>• No legitimate complaints received from Members regarding service provided or advice given.</li> <li>• All documentation completed to be correct and accurate in every detail.</li> <li>• Performance targets regarding product/service sales are met.</li> </ul>
<p>5. Daily completion of administrative tasks including banking, reports, periodical payments, bulk payees, resignations and any other tasks as allocated by the Branch Manager/Team Leader.</p>	<ul style="list-style-type: none"> <li>• Reconciliations completed with 100% accuracy.</li> <li>• All information transfers and entering done with 100% accuracy.</li> <li>• Paperwork sorted and stored correctly.</li> </ul>
<p>6. Constantly promotes SERVICE ONE to potential new Members to increase Member growth.</p>	<ul style="list-style-type: none"> <li>• Member numbers increase as a direct result of promotional efforts.</li> <li>• No potential Member complaints.</li> <li>• All information supplied is 100% accurate.</li> </ul>

KEY RESULT AREAS	PERFORMANCE CRITERIA
7. Promotes a co-operative work environment and seeks effective communication within own Branch and with all co-workers.	<ul style="list-style-type: none"> <li>• Harmonious relations between Branches and Departments.</li> <li>• Positive and effective communication with Branch Manager.</li> </ul>
8. Exemplifies SERVICE ONE values in every interaction with Members, staff and other stakeholders.	<ul style="list-style-type: none"> <li>• No negative feedback on performance.</li> <li>• No legitimate complaints from Members.</li> </ul>
9. Manages the sale of loans and products to new and existing Members and provides efficient and professional advice by maintaining up to date knowledge.	<ul style="list-style-type: none"> <li>• Actively looks for opportunities to increase the products purchased per Member.</li> <li>• Effective and timely processing of loans.</li> <li>• Maintains an up to date and accurate product and service knowledge for the provision of advice to Members.</li> <li>• No material breaches of the Group Credit Manual or the Consumer Lending Manual.</li> </ul>

**SIGN OFF**

<p><b>Signature:</b></p>  <p>.....</p> <p><b>Incumbent</b></p>  <p>.....</p> <p><b>Team Leader/Branch Manager</b></p>	<p><b>Date:</b></p>  <p>.....</p>  <p>.....</p>
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