

## Position Description

<b>Date of Creation:</b> October 2021
<b>Position Title:</b> Loans Specialist
<b>Department:</b> Retail
<b>Location:</b> Deakin Head Office
<b>Reports To Position:</b> Manager, Lending
<b>Direct Reports:</b> N/A

### Organisational

SERVICE ONE is a 100% customer-owned mutual and social enterprise, with Branches across the ACT and South Eastern NSW. SERVICE ONE has approximately 20,000 customers (known as our Members) and we are known for our professional and personal approach. SERVICE ONE provides customers with access to a wide range of financial, banking and community solutions.

At SERVICE ONE we instil a culture that acknowledges staff are an integral part of achieving our goals and actively invest in, develop and empower our people to assist Members with their financial needs and make dealing with us as easy as possible.

### Part A: Job Specification

#### Job Purpose

The Loans Specialist is responsible for assisting with the administration, processing, assessing, settlement/funding and enquiries of loans to Members, while adhering to all policies and procedures and assists Management in delivering product and service level sales targets. The Loans Specialist will hold a Delegated Lending Authority 1-4.

#### Reporting & Relationships

The Loans Specialist reports directly to the Manager, Lending and has no direct reports.

#### Key Accountabilities

KEY RESULT AREA	PERFORMANCE CRITERIA
Member	<ul style="list-style-type: none"><li>) Enhances the sale of lending products to Members through delivering efficient and professional lending advice to Members.</li><li>) Identifies and helps Members reach their goals by offering banking solutions relevant to their needs.</li><li>) Attends Member interviews in person within the Advice Hub, Service Centre and an offsite location where required.</li></ul>

	<ul style="list-style-type: none"> <li>J Attends Member interviews via telephony or videoconferencing.</li> <li>J Provides financial services advice (including advice on relevant products and services to suit Member needs as authorised by SERVICE ONE by way of an Authorisation to Provide Financial Product Advice).</li> </ul>
<b>Financial</b>	<ul style="list-style-type: none"> <li>J Drives activities to achieve profit, revenue, product sales, lending and Member service targets.</li> <li>J Works with the business to execute strategies to meet all financial budgets and other key objectives as nominated and agreed.</li> <li>J Identifies, establishes and builds referral and lead generation network/s through internal leads to drive Member acquisition.</li> </ul>
<b>Risk</b>	<ul style="list-style-type: none"> <li>J Ensures loan applications, settlements and fundings are executed accurately and within policy.</li> <li>J Exercises Delegated Lending Authority (DLA) for loan approvals and scheduled reviews in accordance with policy and acceptable risk standards.</li> <li>J High volumes of applications processed quickly and accurately with no resulting backlogs.</li> <li>J Loans funded are accurate, timely and in accordance with policy and procedures.</li> <li>J Computer records/data base changes are correct in every detail.</li> <li>J No delays to approvals, settlements or funding of loans due to documentation problems.</li> </ul>
<b>People</b>	<ul style="list-style-type: none"> <li>J Acts as a mentor and help for other staff and acts a strong team member.</li> <li>J Actively participates in team building activities and contributes to morale building.</li> <li>J Attends teams meetings as required.</li> </ul>
<b>Values</b>	<ul style="list-style-type: none"> <li>J Exemplifies SERVICE ONE's values in every interaction with Members, staff and other stakeholders.</li> <li>J Demonstrate consistent behaviour in accordance with SERVICE ONE's values, mission and strategies.</li> <li>J Drives self improvement and product knowledge.</li> </ul>
	<ul style="list-style-type: none"> <li>J Assists the business performing other duties as required in line with skills and ability.</li> </ul>

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## Part B: Person Specification (Minimum Requirements)

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### Knowledge, qualification & business Skills

#### Essential

- )] Excellent customer service skills
- )] Strong interpersonal skills and ability to build trusted relationships
- )] Excellent communication ability
- )] Highly developed lending knowledge and credit analysis skills
- )] Highly developed sales skills
- )] Proactive approach and strong problem solving capability
- )] Proven resilience and the ability to accommodate constraints to achieve outcomes
- )] Demonstrated decision making skills
- )] Works autonomously and under limited supervision
- )] 3 – 5 years' lending experience

#### Desirable

- )] Certificate III in Financial Services
- )] A relevant tertiary qualification in a business or finance related discipline

#### Assessments Required:

- )] Reference check (2)
- )] Police, insolvency and regulatory checks