Position Description

Position Title	Home Lending Manager
Department / Branch	Member Experience
Reporting Relationships	Retail Lending Manager
Supervisory responsibilities	NIL
Classification	Banking Finance & Insurance Award L5
Effective date	September 2025

Objective of the Role

The role is responsible for providing professional lending advice to members; to recognise and maximise sales opportunities as they arise and in providing these services either to members or other departments, standards of service excellence are considered and observed consistently.

Working collaboratively and actively participating in performance development to foster a high performing culture supporting the execution of strategic objectives in line with Credit Union SA's values.

Take ownership of day-to-day operational processes and ensure compliance with policy, procedures and legislative requirements.

General Responsibilities of Role

The responsibilities of this role include but are not limited to the below

- Maintain thorough knowledge of Credit Union SA's Lending products, services, policies and systems is demonstrated in order to meet service level requirements and take advantage of cross selling & referral opportunities
- Ensure a thorough knowledge of all relevant Government Legislation is maintained and adhered to (Including NCC, FSR, AML and Privacy)
- Provide exceptional member and onboarding experience to external customers at every interaction.
- Meet or exceed agreed Lending sales, referral and retention of business targets for credit products and services
- Ensure that feedback from members is recorded in CRM and communicated to the Retail Lending Team Manager as appropriate
- Ensure all written member communication meets the standards as set down in Credit Union SA's Member Communication Policy

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Position Description

- Work collaboratively with internal stakeholders across the business to ensure a high quality experience is delivered to new members to achieve KPI's.
- Ensure all forms, files, etc. completed are of the highest quality to satisfy internal customer needs and requirements.
- Manage administrative and compliance functions to ensure alignment with Credit Union SA and Legislative requirements.

Other Job Related Information

This role will support the wider Retail Lending team as required, also working collaboratively with key teams across the business including the MEC, Credit Assessment, Marketing, Lending Support to support the organisational KPI's and objectives.

Key Selection Criteria

Essential:

- Experience in assessing loans or have held a Designated Lending Authority in previous roles
- Proven track record of achieving sales targets
- Ability to build and maintain a strong understanding of Credit Union SA's Lending policies and procedures
- Strong organisational skills and attention to detail
- Flexibility and commitment to meet short lead times and transaction timelines. Ability to work independently and manage a scheduled reporting schedule against ad-hoc demands
- High level communication skills, both verbal and written, with the ability to engage with a broad range of stakeholders across all departments
- Demonstrated high levels of collaboration and experience working in an open culture where team output is a high priority. Ability to develop and maintain positive relationships across all internal and external stakeholders in order to improve and support business objectives
- Positive, proactive and results driven with a drive to succeed
- Self-motivated with high levels of personal accountability and proactivity
- An understanding of, and interest in, the financial services sector
- Outstanding communication and problem-solving skills
- High level of attention to detail
- Ability to thrive in a team-oriented, collaborative environment
- Negotiation and Conflict resolution skills
- Risk analysis and mitigation thinking
- Understanding and knowledge of working within a high volume, compliance and quality driven environment

Desirable:
- Banking experience

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