

Position Title	Personal Lending Specialist
Department / Branch	Member Experience
Reporting Relationships	Retail Lending Manager
Supervisory responsibilities	NIL
Classification	Banking Finance & Insurance Award L4
Effective date	September 2025

Objective of the Role

The role is responsible for managing member relationships and providing high levels of customer service and an excellent member experience for members. Providing professional lending advice to members and to recognise and maximise sales and service opportunities as they arise. Accountable for new business generation, conversion of portfolio activities to outcomes, member retention and satisfaction.

General Responsibilities of Role

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

- Provide an exceptional standard of member service leveraging your excellent communication and listening skills in alignment with our brand and values.
- Adhere to and exceed quality assurance standards with a consistent high level of service whilst complying with policies and procedures within a face paced high volume Contact Centre environment
- Proactively develop and maintain a strong knowledge of products, services, processes and digital systems provided by Credit Union SA.
- Establish and enhance relationships with existing and potential to identify opportunities to meet members' needs.
- Deepen Member relationships by exploring opportunities for other Credit Union SA products and services.
- Ensure all Members' needs are completed and recorded in required CRM in a timely, accurate and professional manner at the end of each interaction

Position Description



- Ensure a clear understanding of call and digital communication standards and service level requirements
- Lodge and where able to resolve any Member or non-member feedback in a timely and professional manner within Credit Union SA policy and legislative requirements.
- Ensure a 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)
- Ensure all written member communication meets the standards as set down in Credit Union SA's Communication Policy
- Complete loan applications over the phone enquiries using the Lending, CBS & CRM systems
- Ensure all forms, files, etc. completed are of the highest quality to satisfy internal customer needs and requirements.
- Endeavour to meet or exceed Lending agreed sales, referral and retention of business targets in the following products and services:
 - Personal Loans
 - Credit Cards
 - Lending Insurance
 - Other specified sales or referral targets

Other Job Related Information

The role requires taking ownership of day to day operational processes and ensure compliance with policy, procedures and legislative requirements.

Success will rely on working collaboratively and contributing to building a supportive and high performance environment.

Key Selection Criteria

Essential:

- Personal Lending experience
- Demonstrated sales and service experience
- Positive, proactive and results focused attitude and behaviour.
- High level of energy and enthusiasm, with a passion for excellence.
- Ability to create and build member relationships through curiosity and rapport building ensuring needs are identified and met
- Communication, Listening & Questioning Skills
- Customer/Member Service Skills
- Problem Solving Skills
- Negotiation/Conflict ResolutionSkills

Position Description



- Time Management Skills
- Ability to demonstrate high levels of data entry and minimal error rate.
- Attention to detail
- Identify & prioritise opportunities
- Ability to link product service and benefits to member needs
- Questioning and listening skills
- Clear and precise communication skills
- Questioning skills
- Closing – Assertiveness, urgency, negotiation
- Demonstrate empathy when dealing with members and internal stakeholders
- Influencing skills

Desirable:

- Demonstrated sales and service experience in a financial services
- Credit Union or similar membership based organisation experience.