

## Position Description

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|-------------------------------------|---|
| <b>Position Title</b>               | Retail Lending Team Manager                                 |
| <b>Department / Branch</b>          | Experience  |
| <b>Reporting Relationships</b>      | Senior Manager Lending                                      |
| <b>Supervisory responsibilities</b> | Home Lending Managers & Home & Personal Lending Specialists |
| <b>Classification</b>               | Salary Package  |
| <b>Effective date</b>               | July 2025   |

### **Objective of the Role**

The objective of this role is to provide leadership and ensure that the operational effectiveness of the Lending Team are maintained and optimized including coaching support to team members. This role is also accountable for achieving high standards of Home Lending quality and compliance whilst maintaining Sales and Service Level standards as well as meeting regulatory obligations. The role requires building and maintaining relationships with both internal and external stakeholders and a continuous improvement mindset to ensure operational efficiencies are maximised.

### **General Responsibilities of Role**

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

- Actively leading performance and development of team to foster a high performing culture supporting the execution of strategic objectives in line with Credit Union SA's values
- Providing strong leadership, setting performance goals and objectives for teams, while fostering a positive work culture.
- Developing and implementing effective operational strategies, ensuring compliance, and driving continuous process enhancements.
- Championing a member-centric approach, monitoring feedback and collaborating with cross-functional teams to enhance the overall member experience.
- Driving budget achievement for Home Loan, Personal Loan and Credit Card targets.
- Collaborating with cross-functional teams to drive the successful execution of strategic initiatives, ensuring alignment with the overall strategic goals of the Credit Union.
- Actively leading performance and development of leaders and teams to foster a high performing culture supporting the execution of strategic objectives in line with Credit Union SA's values.
- Efficiently manage all Home Lending sales operations to achieve service level standards
- Ensure administration, compliance and regulatory requirements are met

- Motivate and build capability and skills of direct reports through effective coaching and performance management
- Actively contribute to the development and direction of the Lending Team through planning, contribution to MEC leadership and execution of Strategic Initiatives
- Work collaboratively with team members, internal and external stakeholders including loan applicants/members in building a high-performance culture.

### **Other Job Related Information**

Nil

### **Key Selection Criteria**

#### **Essential:**

- 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
- Advanced level technical knowledge of Excel and the Microsoft Office suite of products
- Demonstrated effective coaching and delegation skills to empower staff to grow
- Strong organisational skills and attention to detail
- Experience in assessing loans or have held a Designated Lending Authority in previous roles.
- Experience in hindsight or policy review.
- Previous exposure to reviewing data interpretation to maintain, sustain and drive performance and SLA agreements.
- Good understanding of the financial sector, with inhouse banking experience.
- Performance Management and Coaching experience.
- The ability to “think outside the box” with a Continuous Improvement mindset
- Negotiation and Conflict resolution skills
- Risk analysis and mitigation thinking
- Understanding and knowledge of working within a high volume, compliance and quality driven environment
- The ability to analyse business processes to be able to identify, recommend and adapt process and efficiency improvements