

Position Description

Retail Service Officer Level 3 [Member Adviser]

Our Vision

Northern Inland Credit Union (NICU) is committed to helping its Members find smarter ways to manage their money by offering smart financial solutions and building strong, enduring relationships. This shapes products and service delivery and drives the core strategic objective to achieve Main Financial Institution status with Members. By encouraging new Member growth, increasing the value of existing Members and exceeding Member expectations through personalised service and innovative technology, NICU is committed to being the premier local alternative to the big banks in north western NSW. NICU seeks team members who are committed to operating in a Member-centric environment.

Job Purpose

The RSO is the initial contact for many Members, via the branch and the Contact Centre. The RSO is integral in building rapport and strengthening Member relationships with NICU. The RSO has refined verbal communication skills and uses active listening and discovery questions to address Member needs, resolve issues and follow up on opportunities to provide helpful products and services. The RSO maintains their knowledge of NICU products and services, and that of NICU's third parties, so that they can make recommendations and referrals.

Required Smart Values

The RSO delivers a superior level of service to colleagues, Members and stakeholders via: ***Smart Solutions * Motivation**

*** Achievement * Relationships * Team.** Refer to the Employee Handbook on the intranet.

Responsibilities

The RSO performs tasks and carries out service requirements in accordance with documented policies and procedures, and refers to the Senior RSO or Branch Manager where assistance or discretion is required. The RSO:

Delivers a superior Member experience:

- Applies basic operational processes and completes all tasks up to and including the referral/escalation to a more senior staff member
- Undertakes cashier functions with an attention to accuracy
- Administers and maintains records
- Provides disclosure material and answers Member queries on basic deposit products and non cash payment facilities, and assists the Member in the transition from one product/service to another
- Demonstrates an exceptional telephone manner, calmness, empathy and a positive attitude
- Is responsive and capable under pressure, and identifies and escalates urgent issues
- Engages Members in conversation to develop rapport and uncover their needs, and provides recommendations
- Carries out tasks, inquiries and instructions in a timely manner, managing an action end to end
- Identifies opportunities and manages referrals
- Provides information, reports and recommendations based on their job functions
- Migrates Members from high to low cost transaction channels
- Efficiently manages own work schedule and tasks
- Participates and assists in projects, including the review of documented material.

Refer to the matrix of operational policies and procedures for specific functions, activities and tasks.

Risk Management

Ensures controls are applied in accordance with Board and operational policies and procedures, particularly with regard to material risks, as identified in the Risk Register within the Board-authorized Risk Management Strategy, for which the branch has a detection, monitoring, escalating or risk ownership aspect.

Position Parameters

- Performs tasks and service requirements with due diligence within the guidelines as set by management
- Actively supports the managerial control and operations of the branches
- Undertakes required training
- Participates in projects and continual improvement and risk management processes
- Provides supportive and meaningful guidance to staff as required
- Other responsibilities and duties within their skills, qualifications and experience.

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Performance Review

Regular reviews against NICU's objectives and values and the position objectives and competencies set by management.

Employment Conditions

Appointed by	Deputy CEO
Reports to	Via the Senior RSO to the Branch Manager
Hours of work	Fulltime: M/W/Th/Fri 8.45am-5.15pm, Tues 8.15am-5.15pm, with reasonable additional hours as required and with reasonable notice. Part time: subject to operational needs assessment and as agreed with management.
Location	NICU branches with reasonable travel to other sites for work related purposes from time to time
Remuneration	Level 3, Banking Finance and Insurance Award (the Award) and superannuation guarantee.
Leave	In accordance with the Award. Fulltime: 4 NICU Personal Leave Days per calendar year, accruing one per quarter; not cumulative. 1 Personal Leave Day in lieu of Bank Holiday per calendar year; not cumulative.

Inherent and desirable criteria

Essential	Fit & proper: Clear APRA, ASIC and criminal history checks
	General: Presence on site during business hours. Ability to carry up to 5kg over short distances using manual handling aids.
	Qualifications & Experience: Minimum Certificate 3 in Financial Services, including Tier 2 certification, or willingness to undertake and complete this training as provided via NICU.
	Skills: Competent computer skills with accurate data entry skills. Superior communication skills: pleasant telephone technique; refined questioning, negotiation and listening skills; clear speaking voice. Demonstrated skills in applying product knowledge to explain product features/processes to Members. Demonstrated record of identifying opportunities to better service Members.
	Attributes: Professional appearance. Attention to detail. Positive work ethic and demonstrated experience of interacting with team members to achieve goals. Demonstrated commitment to completing training and assessment requirements.
Desirable	Prior banking experience of at least 1 year. Prior retail experience which has included targets and/or KPIs.

Effective: 22 March 2024

I have read this Position Description. I agree to comply with its provisions. I am of good fame and character. I am a fit and proper person to carry out my obligations in an honest and fair manner. I am not an undischarged bankrupt. I undertake to advise NICU of any matters which may lead to a conflict of interest arising from my continued appointment. I acknowledge my continued appointment is subject to fit and proper checks, verification of my qualifications, and independent reference checks.

Name: Signature: Date: