

Position Description

Member Service Adviser

Our Vision

Northern Inland Credit Union (NICU) is committed to helping its Members find smarter ways to manage their money. 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 northwest NSW. NICU seeks team members who are committed to operating in a Member-centric environment. Member needs and changing behaviours are the core focus to continue building smart financial products and services of the future.

Job Purpose

The Member Service Adviser is the initial contact for many Members, via the branch and the Contact Centre. They play an integral part in building rapport and strengthening Member relationships with NICU. The Member Service Adviser 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 Member Service Adviser 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 Member Service Adviser delivers a superior level of service to colleagues, Members and stakeholders via:

*** Smart Solutions * Motivation * Achievement * Relationships * Team.**

Refer to the Code of Conduct in the Employee Handbook.

Responsibilities

The Member Service Adviser performs tasks and carries out service requirements in accordance with documented policies and procedures, and refers to their Manager where assistance or discretion is required. The Member Service Adviser delivers a superior Member experience by:

- Undertaking cashier functions with an attention to accuracy
- Demonstrating an exceptional telephone manner, calmness, empathy and a positive attitude
- Engaging Members in conversation to develop rapport and uncover their needs
- Applying operational processes and completing all tasks up to and including the referral/escalation to their Manager
- Identifying opportunities and managing referrals
- Providing disclosure material, answering Member queries on deposit products and non cash payment facilities, and assisting the Member in the transition from one product/service to another
- Administering and maintaining Member records
- Providing assistance to other staff
- Participating in testing, training and product development
- Providing disclosure material and responding to Member queries
- Assisting the Member in the transition from one product/service to another
- Remaining responsive and capable under pressure
- Carrying out tasks and instructions in a timely manner, managing actions end to end
- Efficiently managing own work schedule and tasks
- Participating and assisting 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-authorised Risk Management Strategy, for which the branch has a detection, monitoring, escalating or risk ownership aspect.

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Position Parameters

- Performs tasks and service requirements with due diligence within the guidelines as set by management
- Actively supports the managerial control of operations
- Operates in accordance with policies, procedures and deadlines
- Uses discretion within area of delegated authority to achieve task outcomes
- 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.

Performance Review

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

Employment Conditions

Appointed by	CEO
Reports to	Branch Manager
Hours of work	Fulltime: M/W/Th/Fri 8.45am – 5.15pm, Tues 8:15am – 5:15pm. Part time: subject to operational needs assessment and as agreed with management.
Location	NICU Tamworth branch, with reasonable travel to other sites for work-related purposes from time to time.
Remuneration	Minimum Level 4, 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 or other relevant qualification (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 and meeting deadlines. Positive and inclusive attitude towards teamwork.
Desirable	Prior experience working in financial services or retail.