

Credit Assessor

A. Position Purpose

Summerland's purpose is 'Better Banking, Stronger Communities', with a vision to become Australia's most successful customer-owned bank. We are a purpose-led, values-based, community-minded business focused on our customers and the communities in which we operate. We treat customers like they own us – because they do! With changing social values, our customers want more from banking – we align our purpose to community need. As a business, we adapt and respond with our core purpose of benefitting customers and building sustainable communities.

People matter most at Summerland: as one team we have an unwavering commitment to ethical banking in a great business that improves the lives of customers. We live our values to make each other proud. With a 'can do' attitude we act with agility and adaptability, empowering teams to keep it simple for our customers. Our award-winning transformational culture is how we deliver on our purpose and grow a sustainable business.

The Credit Assessor is an integral part of the Credit Team, taking a leading role by optimising the lending performance of the organisation to meet strategic objectives, including that of business growth and financial sustainability. The team strives to add value and meet customer needs by providing an exceptional customer experience through prompt delivery of compliant lending services, particularly in loan assessment and approval, balancing the needs of the customer vs. Summerland's requirement for growth and credit quality and ensuring that lending functions are undertaken in a compliant and responsible manner.

B. About the Credit Assessor Position

You are an energetic and highly motivated individual who is able to use their initiative and work autonomously when needed but show a high level of commitment to teamwork. You are committed to personal growth, act with integrity and accountability, have fun along the way, and celebrate success as one team. You thrive in a performance culture, do not shy away from challenges, act with agility, adaptability and have the will to succeed. You have confidence in yourself and your team and promote a 'can do' attitude to engender a strong, professional, and cohesive team – fulfilling its role to our lenders and customers to deliver the credit union strategy. You are open to new ideas, seize opportunity, and deliver simple, sustainable solutions.

C. Our Ideal Match

- Conduct that aligns with our vision, mission, and values
- Experience in banking and banking systems highly desirable
- Minimum 5 years' experience in lending and loans administration
- CIV in Financial Services (Credit Management)
- Awareness and understanding of applicable APRA Prudential Standards
- Knowledge of and practical application of compliance within a loans network
- Strong analytical skills, credit skills, attention to detail and accuracy
- Computer skills including experience with MS Office Suite
- Effective communication via a range of channels within a professional environment
- Ability to work in a team environment and provide support to staff (both head office and sales support)
- Ability to self-manage and prioritise to meet performance expectations and deadlines, particularly loan 'turn around' times (i.e., speed of loan decisions)

- Ability to self-regulate for consistent quality interactions, shifting challenging conversations to positive outcomes
- Demonstrated ability to lead and manage change to maximise the performance of the organisation
- Understanding of Financial Service regulations, Financial Services Reform Act (FSR), Financial Transactions Reports Act, National Privacy Principles, and National Consumer Credit Protection Act (NCA) including being a Responsible Manager under the organisation's Credit Licence
- A current motor vehicle licence and the ability to travel to a variety of locations

D. Key Responsibilities

Responsibility	How you make a difference
Compliance & Accuracy	<ul style="list-style-type: none"> • Ensure that credit union staff and assets are protected and that risks are managed through application of your knowledge, skill and experience, and sound judgement in decision making • Proactively exercise agility and conviction in decision making with sound judgement and initiative • Embrace innovation and change, and maintain currency of systems, processes, compliance, and risk • Demonstrate an unwavering commitment to ethical banking, support and advocate open and honest behaviour in all dealings • Make loan assessment and decisions consistently of high quality and free from error • Understand the risks and controls in your area of responsibility and ensure regulatory and compliance requirements are met to avoid breaches • Take action to escalate risk issues or matters • Understand and ensure compliance with policy, procedure, legislation, and regulations • Ensure completion of compliance, CPD, and accreditation training • Awareness of Whistleblowing responsibility and reporting of fraudulent and corrupt conduct
Customer Experience	<ul style="list-style-type: none"> • Consistently create exceptional customer experience – quality loan decisions provided quickly • Responds to enquiries promptly and efficiently ensuring that needs are determined and met • Demonstrate exceptional communication and customer service skills, ensuring quality relationships with intention to achieve the best outcomes for the customers and credit union through effective negotiation • Establish and maintain professional and productive working relationships (internal/external stakeholders including third parties) with simple, open, and engaging communication • Be open to new ideas and seek ways to improve service delivery, assessing value from the customer perspective • Deliver simplicity and insight by ensuring the complexity of process and compliance rests with us, not the customer
Teamwork	<ul style="list-style-type: none"> • Proactive team engagement with a willingness to share the workload and bring a positive attitude, flexibility, and adaptability to the achievement of priorities • Be brave, challenge constructively and continually raise the standard to make each other proud • Suggest and asks for others' ideas to improve quality, efficiency, and effectiveness

	<ul style="list-style-type: none"> • Actively participate as a team player across the business collaborating with others effectively • Actively promote the Summerland brand and give back to community with involvement in volunteering, at community events and attendance at credit union events and functions • Be a leader in sustainability, maximising resources fully, identifying cost reduction and streamlining systems and processes
Performance	<ul style="list-style-type: none"> • Meet strategic and operational goals with a consistent operating rhythm • Deliver on all expectations regarding performance and behaviours • Track performance against agreed priorities, report on progress and seek regular feedback for development • Self-regulate to operate confidently and calmly when under pressure • Apply creativity and experience to implement innovative ideas for sustainable business growth and continual service and process improvements • Role model values to consistently demonstrate positive behaviours with a 'can do' attitude and convey confidence to prevail over challenges to reach performance goals • Product consistent, high-quality outcomes, free of errors and ensuring regulatory and compliance requirements are met to avoid breaches • Perform all activities in accordance with Summerland policy, procedure, and process and align with our corporate values at all times as a Summerland ambassador • Perform other duties as assigned, including but not limited to key responsibilities outlined in the position description • Actively participate in training, coaching, mentoring, and performance reviews with a strong focus on self-development and team results