


The logo for Summerland Bank, featuring a stylized orange 'S' symbol to the left of the text 'Summerland Bank' in an orange sans-serif font.

Summerland
Bank

A small version of the Summerland Bank logo, featuring the stylized 'S' symbol and the text 'Summerland Bank' in orange.

Summerland
Bank

**Want to work
at Summerland?
Join our team!**

The logo for Certified B Corporation, featuring a white 'B' inside a black circle, with the words 'Certified' above and 'Corporation' below.

Certified
B
Corporation

Want to work at Summerland? Great choice!

As a customer owned organisation, we're not like a major bank, as our profits don't go to external shareholders. We're defined by our mutuality, which means we're owned by our customers, run by our customers, and everything we do is for the ultimate benefit of our customers.

Our Purpose

why we are here

**Better banking,
stronger
communities**

Our Vision

what we want to achieve

**To be Australia's
most successful
customer-owned
bank**

Our Values



Default to
positivity



Be brave



People
matter most



Make
others proud



Keep it
simple

A local, sustainable kind of banking - one with your best interests at heart

Summerland has a long history of integrating sustainability practices into our business. We exist for the benefit of our customers and the communities we serve. Our Environmental, Social and Governance principles ensure we maintain a focus on good practices, while supporting our customers and communities. benefit of our customers.



KINCENTRIC
Best Employers

AUSTRALIA 2022

Giving back to our community

We strive to support a wide range of community groups with:

- Community sponsorships
- Community accounts
- Reduced rate for Eco Loans
- Staff paid Volunteer Day

People matter most

Our people are considered our greatest asset and key differentiator. It's good business to enable our people to thrive with great training and coaching support.

Respectful relationships provide a strong foundation for our workplace culture; expressing the way we do business with our customers. It's one of the reasons we have been awarded Kincentric Employer of the Year, for three consecutive years.

What Summerland offers you

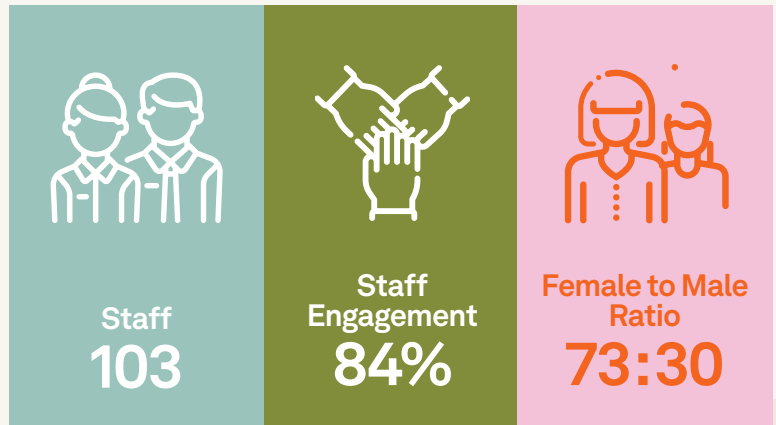
- Above award wages
- Training and career development
- Flexible working conditions
- Concessional interest rates
- Staff fee exemptions
- Modern working environment
- A uniform allowance
- Professional success with a community focus
- Employee Assistance Program: wellbeing for staff and their families
- Lots of fun, we have great staff social events
- Opportunity for career breaks to do the things you love
- An opportunity to remain in a vibrant community without having to relocate
- An awesome place to work!

Learning and Development

At Summerland, you will not just be doing a job, you can also build a career.

We are committed to providing learning and development opportunities for you to thrive:

- Induction and orientation (comprehensive 6 month program)
- Traineeships in various certificates eg: Financial Services, Business, Accounting
- On-going products and systems training
- Easy to understand compliance requirements via our online learning platform
- Leadership, management, mentoring and coaching skills
- People and Culture portal to manage all your career needs



Local branches across the beautiful Northern Rivers

Employing over 100 staff with branches stretching from Grafton to The Pines at Elanora and Head Office in Lismore, Summerland is one of the largest locally owned and operated businesses in the region offering a wide variety of careers across customer services and business support, including:

- Contact Centre Services
- Banking Advisors
- Banking Specialists
- Lending Specialists
- Loans Support
- Credit
- Payments Processing
- Systems Analysts
- Business Analysts
- Finance
- Information Technology
- Legal/Compliance
- Marketing
- Executive Assistants

Banking Advisor

Purpose

Welcome to Summerland Bank, where banking meets community values.

We are a customer-owned bank and a certified B Corporation, dedicated to serving the residents of a vibrant regional area in Australia. At Summerland Bank, we prioritise the well-being of our customers and our environment, ensuring that every financial decision we make aligns with our commitment to social and environmental responsibility. As we continue to grow, we are seeking passionate individuals who share our vision and want to contribute to the positive impact we make in our community. Our multi-award-winning transformational culture is how we sustainably succeed in serving regional communities for over 60 years.

Join us and become part of a team that values integrity, sustainability, and the power of banking for good to deliver on our purpose: Better Banking, Stronger Communities.

Overview

The Banking Advisor is an integral part of the frontline team who maximises relationships through providing banking solutions that meet customer needs to deliver an exceptional customer experience. Banking Advisors are often the first point of contact for customers, responsible for providing a lasting brand impression by making each touch point matter. Your role of Banking Advisor adds values through consistent superior service to fulfil customer needs and generate referrals to other lending/product specialists to provide customer access to the full suite of Summerland services.

You bring an engaging, innovative style to each customer needs conversation, asking questions to deeply understand, and offering agile solutions and referrals to meet unique customer needs. You present an attractive and memorable brand that people want to be a part of, delivering an impactful customer experience that leads to enduring relationships. Your product knowledge, service experience and agility in meeting customer needs grows our customer base and brand awareness. You understand how your role delivers the Summerland vision and mission and can articulate the value you add with relevance to customers.

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 ooze passion and confidence to demonstrate ease in developing relationships with customers and colleagues. You are open to new ideas, seize opportunity, and deliver simple, sustainable solutions.

Ideal Match

- Conduct that aligns with our vision, mission, and values
- Customer service experience in a retail sales environment (desirably in a financial services environment)
- Understanding of financial services regulations, guidelines, products (CIII in FS desirable)
- Excellent communication and interpersonal skill with the ability to develop instant rapport with diverse customers
- Strong relationship building skill that makes each moment matter
- Ability to self-regulate for consistent quality interactions and positive outcomes
- Ability to self-manage to meet expectations and deadlines
- Professional personal presentation, negotiation, and decision-making agility
- Understanding of the key responsibilities of the role with the ability to make a difference to our customers
- Critical thinking ability to respond quickly to customer needs with meaning and purpose
- An aptitude for technology and learning new programs, systems, and processes
- A demonstrated passion for self-development and a 'can do' attitude
- A current motor vehicle licence and the ability to travel to a variety of locations

Whilst preferred, it is not essential for you to have a background in banking as we can teach the successful candidate all they need to know. What is most important is your commitment to genuine and meaningful conversations and the ability to generate business from internal and external sources.

Key Responsibilities

Responsibility	How you make a difference
Meet Total Customer Needs	<ul style="list-style-type: none"> • Confidently engage with customers, asking questions to identify customer motivation and total needs, and respond with agility, knowledge, and creativity, to deliver an exceptional customer experience that makes every moment matter (evidenced by customer feedback and sales) • Engage effectively with diverse customers with the ability to facilitate challenging interactions to a positive outcome • Proactively ensure up to date product knowledge and policy / procedure standards • Deliver simplicity by ensuring the complexity of process and compliance rests with us and not the customer, creating a smooth cross-channel experience for customers • Develop an operating rhythm that consistently delivers our vision, mission and values in all customer interactions and contribute to the 'Customer Moments that Matter' Board daily • Actively promote the Summerland brand in day-to-day activities and at Summerland events

Teamwork	<ul style="list-style-type: none"> • Contribute to a positive team environment by consistently living our values • Proactive team engagement with a willingness to share the workload and bring a positive attitude, flexibility, and adaptability to the achievement of priorities • Operate as one team to provide support, encouragement and collaboration in the achievement and celebration of success • Be brave, challenge constructively and continually raise the standard to make each other proud • Coach and mentor self and others for knowledge transfer, growth, and development • Attend community events and actively promote the Summerland brand • Participate in Summerland volunteer days to give back to our community
Compliance & Accuracy	<ul style="list-style-type: none"> • Ensure branch compliance across all operating procedures and processes • Ensure transactions and all aspects of cash handling are completed in accordance with procedure so that errors and discrepancies are kept to a minimum • Ensure credit card and personal loan applications are processed accurately and procedure followed and signed off prior to funds being provided • Maintain financial services legislation accreditations and ensure LMS compliance is up to date • Apply creativity and experience to provide innovative ideas for sustainable business growth and continual product and process improvements • Embrace change and maintain currency of systems, processes, compliance, and risk • Ensure that credit union staff and assets are protected and that risks are managed through application of your knowledge, skill, and experience
Performance	<ul style="list-style-type: none"> • Deliver on expectations regarding performance and behaviours in accordance with our values • Achieve/exceed objectives to support branch performance • Actively support branch campaigns to contribute to targets • Take ownership for results, track performance against agreed priorities, report on progress and seek regular feedback for the development • Actively participate in training, coaching, mentoring and performance reviews with a strong focus on self-development and team results • Continually develop sales and service capability to achieve the best outcome for customers

	<ul style="list-style-type: none"> • Perform all activities in accordance with Summerland policy, procedure and process and aligned with our corporate values • Perform other duties as assigned, including but not limited to key responsibilities outlined in the position description
Self-Development	<ul style="list-style-type: none"> • Self-regulate to operate confidently and calmly when under pressure to ensure positive outcomes • Self-manage to establish / maintain professional working relationships and contribute as a valued and reliable team player • Be highly pro-active and exercise agility and conviction in decision making with sound judgement and initiative to make moments matter • Maintain personal and workstation presentation to ensure that the customer environment is a positive and professional space