


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, consisting of 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

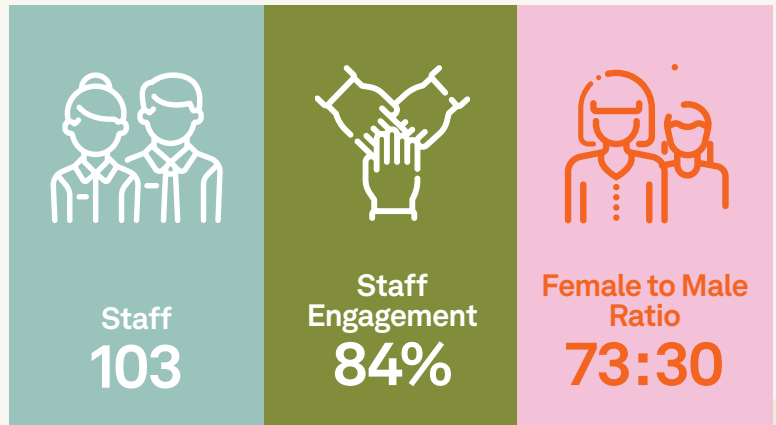
- Above award wages
- Training and career development
- Flexible working conditions
- Concessional interest rates
- Staff fee exemptions
- Modern working environment
- A uniform allowance
- Professional success with a community focus
- Employee Assistance Program: wellbeing for staff and their families
- 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



Credit Risk Portfolio Officer

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 Credit Risk Portfolio Officer is an integral part of the Credit Team, taking a leading role in optimising the lending performance of Summerland to meet strategic objectives, including that of business growth and financial sustainability. The Credit team strives to add value and meet customer needs by providing an exceptional customer experience through prompt delivery of compliance lending services, particularly in loan decisioning, documentation, and funding as well as post-funding loan maintenance.

Reporting to the Head of Credit, the Credit Risk Portfolio Officer undertakes a broad range of portfolio wide responsibilities, split between supporting/helping with the day-to-day operational work of the Credit Team, and providing insight and innovating to drive lending efficiency, whilst ensuring robust controls and compliance requirements are in place.

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 colleagues and promote a 'can do' attitude to engender a strong, professional, and cohesive team – fulfilling its role to our lenders and customers to deliver Summerland's strategy. You are open to new ideas, seize opportunity, and deliver insights and process improvements supporting simple, sustainable solutions.



Our Ideal Match

- Conduct that aligns with vision, mission, and values
- Experience in banking and banking systems highly desirable
- Minimum 3 years' experience in lending
- CIV in Financial Services (Credit Management)
- Awareness and understanding of applicable APRA Prudential Standards
- Knowledge of and practical application of compliance within a lending environment
- Strong analytical skills, credit skills, attention to detail and accuracy
- Strong 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
- Ability to self-manage and prioritise to meet performance expectations and deadlines
- 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 Services regulations, Financial Services Reform Act (FSR), Financial Transactions Reports Act, National Consumer Credit Protection Act (NCA), and National Privacy Principles
- A current motor vehicle licence and the ability to travel to a variety of locations

Key Responsibilities

| Responsibility | How you make a difference |
|-----------------------|--|
| Compliance & Accuracy | <ul style="list-style-type: none"> • Produce comprehensive, timely and insightful portfolio reporting, both on a scheduled and ad hoc basis. • Proactively exercise agility and conviction in decision making (including loan approvals within delegation) with sound judgment and initiative • Identify areas of innovation, embrace 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 • Provide oversight of the maintenance of a suite of loan contracts, documents and correspondence that is 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 • Ensure that Summerland staff and assets are protected and that risks are managed through application of your knowledge, skill and experience, and sound judgement in decision making • Awareness of Whistleblowing responsibility and reporting of fraudulent and corrupt conduct |

| | |
|---------------------|--|
| Customer Experience | <ul style="list-style-type: none"> • Establish and maintain professional and productive working relationships (internal/external stakeholders including third parties) with simple, open, and engaging communication • Consistently create exceptional customer experience • Respond to enquiries promptly and efficiently ensuring that needs are determined and met • 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 • Display and develop team service skills, ensuring quality relationships with customers with the intention to achieve the best outcomes for the customers and Summerland |
| 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 • Produce 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 |
| 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 • 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 Summerland events and functions • Be a leader in sustainability, maximising resources fully, identifying cost reduction and streamlining systems and processes |