Summerland Bank

Want to work at Summerland?

Join our team!

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

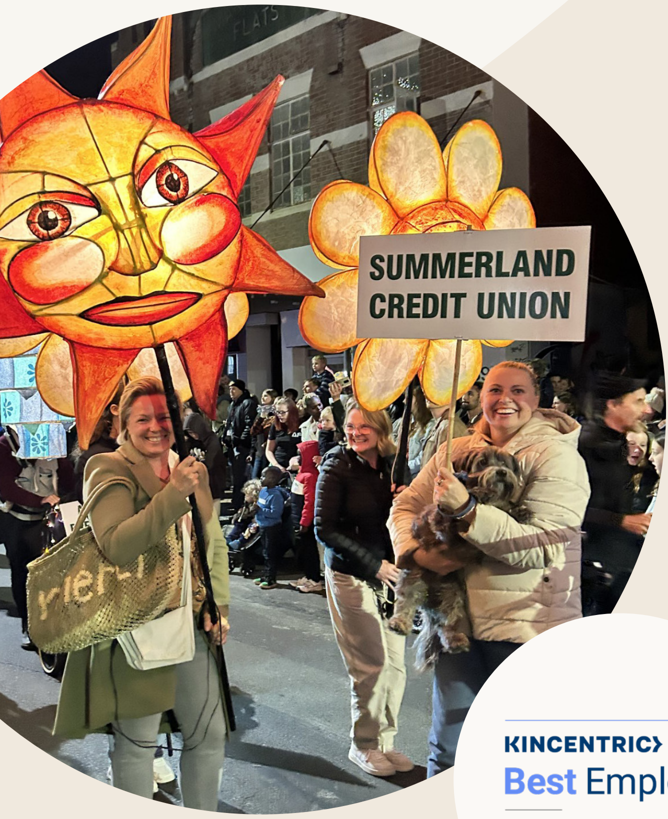
A local, sustainable kind of banking - one with your best interests at heart

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.

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



KINCENTRIC›
Best Employers
AUSTRALIA 2022

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!

Staff
103

Staff Engagement
84%

Female to Male Ratio
73:30

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

Retail Operations Specialist

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

Reporting to the Head of Product and Retail Operations, the Retail Operations Specialist plays a crucial role in ensuring the smooth and efficient operation of banking services. This position is responsible for managing and improving various operational processes and procedures related to retail banking, with a primary focus on delivering exceptional customer service, maintaining compliance with regulations, and maximising operational efficiency.

You are passionate about customer-centricity, possess strong problem solving and analytical skills, and have a track record of driving exceptional customer and staff experiences.

Our Ideal Match

- Proven experience in retail banking operations or a similar role.
- In-depth knowledge of retail banking products, services, policies, and procedures. Familiarity with regulatory requirements and compliance standards in the banking industry.
- Detail-oriented with exceptional problem-solving and analytical abilities.
- Excellent written and verbal communication skills, with the ability to effectively communicate complex concepts to both technical and non-technical stakeholders.
- Proven ability to build and maintain strong relationships with internal teams and external partners, fostering collaboration and driving results.
- Demonstrated ability to think creatively and strategically, identifying innovating approaches to enhance the customer journey and drive customer satisfaction.
- Ability to thrive in a dynamic and fast-paced environment, adapting to changing priorities and managing multiple projects simultaneously.

- Knowledge of relevant regulatory requirements, privacy laws, and customer protection policies within the banking industry, ensuring all customer lifecycle initiatives comply with these standards.
- A current motor vehicle licence and the ability to travel to a variety of locations.

Key Responsibilities

Responsibility	How you make a difference
Operational Process Management	• Support day-to-day operational activities of the bank including branch network, ATMs, and digital channels. • Support the team with compliance with regulatory requirements, internal policies, and procedures, and implement necessary controls to mitigate operational risks. • Monitor and manage cash handling processes, including cash security and reconciliation.
Team collaboration	• Collaborate with internal teams and departments as well as manage relationships with external stakeholders to ensure seamless coordination and delivery of services to customers. • Provide training and support to staff on operational procedures, systems, and processes. • Assist in the development and implementation of new operational initiatives and projects.
Operational Support	• Apply advanced knowledge of retail banking policies, procedures, compliance, and regulatory requirements to provide level 1 support to frontline teams. • Working within your detailed delegations and the banks risk appetite you will manage escalations of transactions and operational issues to ensure efficient and customer focused outcomes.
Compliance & Risk Management	• Stay updated on regulatory changes and ensure adherence to all relevant laws, regulations, and industry best practices. • Conduct periodic reviews and audits to identify any potential compliance issues and implement corrective actions. • Monitor operational risks and implement effective controls to mitigate risks related to fraud, operational errors, and customer data security.
Continuous Improvement	• Identify opportunities for process improvements to enhance operational efficiency, customer experience, and cost-effectiveness. • Analyse data and generate reports on key performance indicators, operational metrics, product performance and customer feedback to support decision-making.
Reporting	• Report on activities and insights relating to your scope of work to enable senior managers and peers to make informed and timely decisions. • Use your skills and knowledge to ensure existing and Adhoc reports delivered to the retail banking team offer relevant insights with a consistent analytical approach.