



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



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

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.



KINCENTRIC
Best Employers

AUSTRALIA 2022

What Summerland offers you

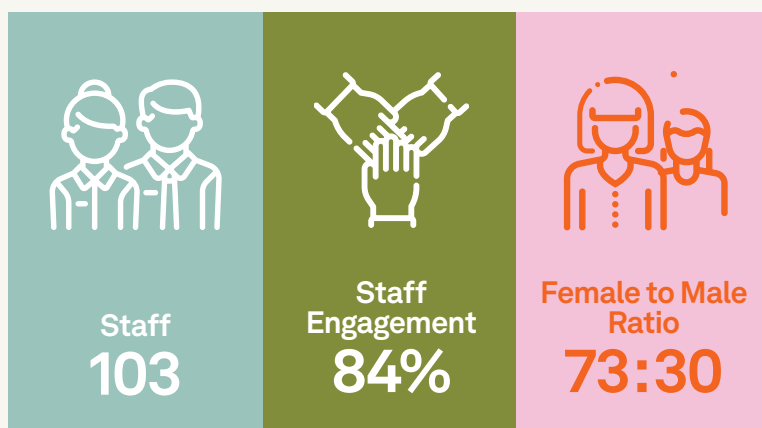
- Above award wages
- Training and career development
- Flexible working conditions
- Concessional interest rates
- Staff fee exemptions
- Modern working environment
- A uniform allowance
- Professional success with a community focus
- Employee Assistance Program: wellbeing for staff and their families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

Summerland Bank

Risk Analyst

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 Risk Analyst is an integral part of the Credit and Risk Team and reports directly to the Chief Risk Officer. The Risk Analyst assists Summerland to manage risk whilst implementing strategy for growth and sustainability. The Risk Analyst provides oversight and advice on risk across Summerland, including the design and maintenance of the risk management framework for Summerland.

Summerland follows the three lines of defence model for managing risk. Individual business units are the risk owners (1st level of defence), with the Chief Risk Officer and the Risk Analyst being the 2nd line of defence for Summerland and the 3rd line being a combination of internal/external audit or independent consultants.

This position is integral to development and implementation of the Risk Management Framework for Summerland. The person will act as a support to management and staff to build their understanding of Risk and how it applies to their roles. The person would need to be open to continuous learning in risk management and be identifying and implementing innovative ways to improve the Risk Management Framework.

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.

Our Ideal Match

- Conduct that aligns with our vision, mission, and values
- Completion of a relevant qualification and/or relevant experience in a Banking, Finance or Accounting environment
- Experience in risk management in the finance industry would be highly regarded
- Capability and demonstrated experience with Risk Management systems, including assessment of risks, risk control assurance, and reporting and monitoring of risks in a corporate environment
- Proficiency in the use of MS Office Suite, including intermediate to advanced excel skills
- Strong attention to detail and high level of accuracy with the ability to consistently produce a high standard of work
- Ability to communicate effectively with all levels of staff including small group presentations to staff, management, and Board. In addition, the ability to develop and train staff in risk management will be required
- Demonstrated experience in providing a range of administrative support, including report design and preparation, with analytical skills for interpreting and presenting reports and updating and applying policies and procedures
- Planning, organisation, and time management skills with the ability to prioritise competing tasks deadlines and manage own workloads
- Well-developed written and verbal communication skills as well as high levels of customer service, including the ability to interact with a diverse range of clients and respond positively when resolving issues
- Demonstrate capacity for adaptability and flexibility in a rapidly changing environment
- Have demonstrated knowledge of the relevant legislation and best practice and the ability to translate that knowledge into efficient risk management processes
- Diplomacy, tact, discretion, and proven ability to maintain confidentiality
- Self-motivated and the ability to work effectively unsupervised as well as part of a team
- Understanding of Financial Service regulations, guidelines, products, or the ability to learn
- A current motor vehicle licence and the ability to travel to a variety of locations

Key Responsibilities

Responsibility	How you make a difference
Development & Maintenance of the Risk Management Framework (RMF)	<ul style="list-style-type: none">• Assist the CRO with the development and maintenance of the (RMF)• RMF development, inculcation, review and sign off for relevant policies and processes including:<ul style="list-style-type: none">○ Risk Appetite Statement (RAS);○ Risk Management Strategy (RMS); and○ Enterprise Risk identification and assessments.• Ensuring that the RAS, RMS, ICAAP, relevant Management Information Systems and stress testing are integrated into a holistic RMF.• Perform 2nd line of defence duties around independent oversight of organisational risk profile and risk management activities.

	<ul style="list-style-type: none"> Leading, monitoring, championing, and educating Summerland around risk culture, creating buy in and ownership of risks in the business at both an operational (business) and strategic (executive and Board level). Monitor industry and regulatory updates, and Summerland policy in relation to these updates, to ensure Summerland's risk approaches are current. Level 2 review of policies for Fraud/AML/Compliance and other policies as directed by the CRO.
Monitor, Develop & Maintain Key Risks & Controls	<ul style="list-style-type: none"> Ensuring business units are monitoring their key risks and controls and identifying potential changes in the environment that affect risk profiles Development and maintenance of Business Unit/Project/Contract Risk and Control Self Assessments. Development and maintenance of Business Unit Key Risk Indicators. Development and maintenance of control testing in ERMs.
Reporting for the Leadership team & Board	<ul style="list-style-type: none"> Develop reporting for the Leadership team and Board to ensure they are aware of the status of risk within Summerland and the steps that are being implemented to ensure risk is managed adequately within Board Risk Appetite Assist CRO with providing regular reporting to the Board Risk Committee (BRC) and Board on Summerland's risk positions, providing early warning indicators, and analysis and insight on risk policy reviews conducted. Conduct the process of independent collation, analysis, testing, and reporting of organisational risks to the BRC. Participate in risk policy oversight and education process for Directors.
Developing & Maintaining the Enterprise Risk Management System (ERMs)	<ul style="list-style-type: none"> System Administrator of ERMS and develop and maintain to ensure the system provides the information to manage risk effectively Build knowledge of ERMS and become a specialist in development, maintenance, and reporting from the system. Ensure effectiveness of reporting and data integrity of ERMS. Provide training and assistance to staff on the effective use of the system, and on any ERMS-related matter as required.
Building Key Relationships	<ul style="list-style-type: none"> Building key relationships and providing risk expertise to teams across Summerland. Developing effective relationships with the key stakeholders across Summerland. Participate in key projects, providing an independent risk lens and risk assessment. Networking with other risk professionals in the industry to encourage best practice ideas.