

Position Description

Loan Services Officer

Our Vision

Northern Inland Credit Union (NICU) is committed to helping its Members find smarter ways to manage their money. This shapes products and service delivery and drives the core strategic objective to achieve Main Financial Institution status with Members. By encouraging new Member growth, increasing the value of existing Members and exceeding Member expectations through personalised service and innovative technology, NICU is committed to being the premier local alternative to the big banks in north western NSW. NICU seeks team members who are committed to operating in a Member-centric environment.

Job Purpose

Loan Services manages the documentation and settlement process for mortgage loans, following loan approval and execution of loan contracts. Loan Services demonstrates a commitment to NICU's Smart Values in all interactions - across all channels – with and between our service providers, government departments, colleagues, Members and their authorised representatives (such as solicitors and conveyancing firms).

Loan Services maintains knowledge of products, services and processes outside of the mortgage settlement system, to help to identify opportunities to improve Member experience and increase Main Financial Institution status with Members.

Loan Services supports management endeavours, projects and decisions, and works with a minimum of supervision.

Required Smart Values

Loan Services delivers a superior level of service to colleagues, Members and stakeholders via: * **Smart Solutions** * **Motivation** * **Achievement** * **Relationships** * **Team**. Refer to the Employee Handbook.

Responsibilities

Loan services:

- Liaises with Loans Officers and Loans Managers to obtain relevant information to enter into third party supplier systems, to initiate the creation of relevant documentation
- Liaises with third party suppliers to facilitate the obtaining of further relevant information as required, and to manage arrangements so far as NICU is concerned, for a timely settlement of the mortgage loan process
- Liaises with Members and their authorised representatives in relation to the mortgage settlement process
- Attends to the checking of calculations for settlements
- Maintains records for the purpose of documenting completed and settled matters
- Prepares documentation for registration as required
- Attends upon settlements as NICU's representative as required
- Escalates issues and risks to the owners of material risks
- Collates and stores documentation.
- Other administration duties within the Lending Team, as required.

Delivers a superior Member Experience:

- Demonstrates an exceptional telephone, and calmness, empathy and a positive attitude
- Is responsive and capable under pressure, and identifies and escalates urgent issues
- Engages Members in conversation to develop rapport and uncover their needs, and provides recommendations
- Carries out tasks, inquiries and instructions in a timely manner, managing an action end to end.

Performs a leadership role:

- Participates in testing, training and product development
- Takes an active role in work health and safety, and risk detection and management
- Maintains competency in skills and tasks required of the Branch Senior RSO and undertakes all training as required
- Efficiently manages own work schedule and tasks
- Participates and assists in projects, including the review of documented material.

Refer to the matrix of operational policies and procedures for specific functions, activities and tasks.

Risk Management

Ensures controls are applied in accordance with Board and operational policies and procedures, particularly with regard to material risks, as identified in the Risk Register within the Board-authorised Risk Management Strategy, for which the Lending Department has a detection, monitoring, escalating or risk ownership aspect.

Position Parameters

- Performs tasks and service requirements with due diligence within the guidelines as set by management
- Actively supports the managerial control and operations of the branches

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- Uses discretion within area of delegated authority to achieve task outcomes
- Undertakes required training
- Participates in projects and continual improvement and risk management processes
- Provides supportive and meaningful guidance to staff as required
- Other responsibilities and duties within their skills, qualifications and experience.

Performance Review

A minimum of quarterly and End of Year appraisals. Refer to the People & Performance monitoring system.

Employment Conditions

Appointed by	CEO
Reports to	Lending Manager
Hours of work	Fulltime: M/W/Th/Fri 8.45am-5.15pm, Tues 8.15am-5.15pm, with reasonable additional hours as required and with reasonable notice. Part time: subject to operational needs assessment and as agreed with management.
Location	NICU branches with reasonable travel to other sites for work related purposes from time to time.
Remuneration	At Level 5 of the Award, and commensurate with qualifications/experience. Superannuation: contributions paid by NICU in accordance with the Superannuation Guarantee Scheme.
Leave	In accordance with the Award. Fulltime: 4 NICU Personal Leave Days per calendar year, accruing one per quarter; not cumulative. 1 Personal Leave Day in lieu of Bank Holiday per calendar year, not cumulative.

Selection Criteria

Essential	Fit & proper: clear APRA, ASIC and criminal history checks .
	General: Presence on site during business hours. Ability to carry up to 5kg over short distances using manual handling aids.
	Qualifications & Experience: Previous experience in a financial institution or business administration role.
	Skills: Competent computer skills with accurate data entry skills. Superior communication skills: pleasant telephone technique; refined questioning, negotiation and listening skills; clear speaking voice. Capability to coordinate multiple representatives (including third parties) to achieve outcomes in a timely manner.
	Attributes: Professional appearance. Attention to detail. Positive work ethic and demonstrated experience of interacting with team members to achieve goals. Demonstrated commitment to completing training and assessment requirements. Positive and inclusive attitude towards teamwork
Desirable	Prior banking experience, with lending experience an advantage. Prior experience in conveyancing. Certificate III Financial Services (Tier II certification).

Effective: 13 May 2022.

I have read this Position Description. I agree to comply with its provisions. I am of good fame and character. I am a fit and proper person to carry out my obligations in an honest and fair manner. I am not an undischarged bankrupt. I undertake to advise NICU of any matters which may lead to a conflict of interest arising from my continued appointment. I acknowledge my continued appointment is subject to fit and proper checks, verification of my qualifications, and independent reference checks.

Name: Signature: Date: