



# Position Description (PD)

Title	Lender
Contracted hours per week	38 hours
Position Grade	Grade 5 - Annualised Salary as set out in the Enterprise Agreement
Terms and Conditions	Goulburn Murray Credit Union Enterprise Agreement 2022
Location	Shepparton
Reporting to	Branch Manager

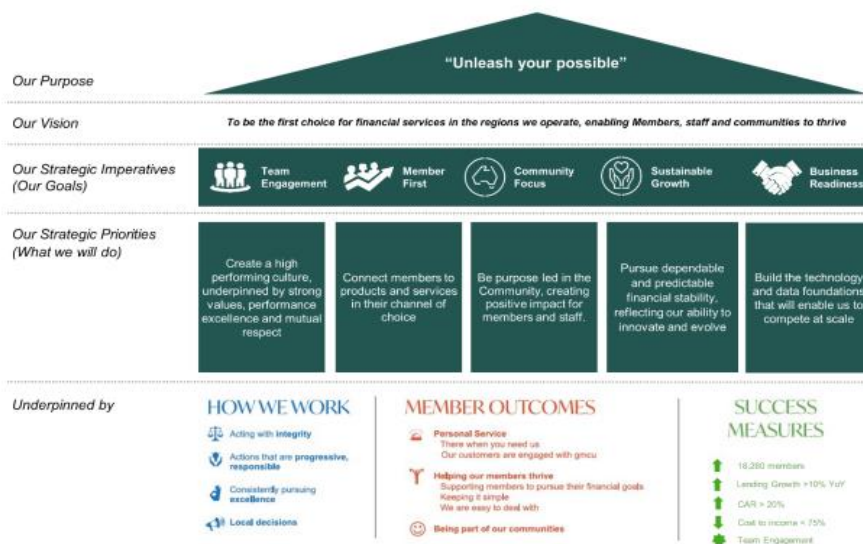
## About Us

GMCU is a regional member-owned credit union based in the Goulburn Valley, with its main office located in Shepparton, Victoria. GMCU is for purpose, not profit. We are here to make life better for our members and communities that aims to “Unleash Your Possible” and helping them realise their dreams. We are here to serve them, to genuinely get to know them and seek to support them with financial services and products that meet their needs.

## Our Purpose

### Strategic Vision and Priorities

The “Strategy House” highlights our purpose, vision, goals and priorities.



## Our Values

 <b>INTEGRITY</b> fairness ethics honesty	 <b>RESPONSIBLE</b> dependable accountable reliable	 <b>PROGRESSIVE</b> growing developing improving	 <b>EXCELLENCE</b> efficient pride quality
<ul style="list-style-type: none"> <li>• I deliver on my promises</li> <li>• I seek the best outcomes for both our members and our organisation</li> <li>• I am respectful in all of my dealings with others</li> <li>• I act professionally and promote professional conduct in others</li> <li>• If I see something that isn't right, I speak up</li> <li>• I am open and honest in my communications</li> <li>• I do not participate in gossip</li> </ul>	<ul style="list-style-type: none"> <li>• I take ownership of my actions</li> <li>• I finish tasks with care and on time</li> <li>• I protect the security of member information</li> <li>• I have appropriate needs-based conversations with members</li> <li>• I can be relied upon</li> <li>• I acknowledge and learn from mistakes</li> </ul>	<ul style="list-style-type: none"> <li>• I positively engage in organisational change</li> <li>• I continually strive to make the credit union better</li> <li>• When I think there could be a better way of doing something, I raise the suggestion via appropriate channels</li> <li>• I stay up to date with and promote the products and services that help our members to bank in a modern and convenient way</li> <li>• I support others to engage in change</li> <li>• I do not act in ways that undermine organisational outcomes</li> </ul>	<ul style="list-style-type: none"> <li>• I continually strive to be the best that I can be</li> <li>• I take pride in what I do</li> <li>• I go above and beyond in my interactions with members</li> <li>• I lead by example</li> <li>• I seek to continually improve my knowledge</li> <li>• I encourage others to reach their full potential</li> </ul>

# Position Description (PD)

## Position Purpose

The Lender is responsible for providing efficient, professional and confidential lending services direct to members, supporting the GMCU network in the delivery of residential, personal and business lending, whilst ensuring members and potential members are provided with a friendly, comprehensive, and professional service and that services are provided in line with the relevant regulatory requirements.

## Key Responsibilities, Activities and Duties

Accountability	Details
Service Delivery	<ul style="list-style-type: none"> <li>• Provide friendly, responsive and well-informed service to members, potential borrowers, the community and third-party originators, in particular as it relates to the provision of lending products.</li> <li>• Assess and process lending applications within delegated lending authority.</li> <li>• Undertake review, administration and settlement activities.</li> <li>• Develop and implement localised plans to drive growth within the footprint.</li> <li>• Promote banking and insurance products and services to members and potential members in line with GMCU's purpose and that meet member's needs.</li> <li>• Identify opportunities for deepening member and community relationships and referring business opportunities</li> <li>• Provide flexible service delivery that supports GMCU's members to bank when, where and how they choose.</li> <li>• Work with internal credit and loan processing teams to achieve outcomes</li> <li>• Encourage and support borrowers and members to build whole-of-banking relationships with GMCU.</li> <li>• Proactively manage loan pipeline to support achievement of funding and growth targets.</li> <li>• Provide effective feedback on operational, segment and risk areas on issues that have an impact on GMCU's business.</li> <li>• Monitor and analyse portfolio growth, sales, service, credit quality, MFI, ROI and expense results for the portfolio.</li> <li>• Actively strive to meet or exceed KPIs, including service-level commitments.</li> </ul>
Relationship Management	<ul style="list-style-type: none"> <li>• Proactively build strong relationships both internally and externally, including engagement within the local community, playing a key role in contributing to GMCU's growth.</li> <li>• Maintain a high level of communication, delivering messages in a clear, concise and professional manner.</li> <li>• Provide coaching and development to the others within GMCU where identified.</li> <li>• Maintain effective relationships with members, colleagues, and suppliers to achieve desired GMCU outcomes.</li> <li>• Continually drive a positive team and organisational culture by actively engaging and motivating the team and supporting or leading key changes that may be identified.</li> <li>• Actively participate in team forums and working groups.</li> </ul>
Administration and Documentation	<ul style="list-style-type: none"> <li>• Undertake lending administrative activities as required.</li> <li>• Ensure that all documentation is accurate, compliant and completed in a timely manner.</li> <li>• Ensure that member records are accurate and up to date.</li> </ul>

# Position Description (PD)

## Quality, Safety, Risk and Improvement

- Demonstrate initiative and a solution focused approach to problem solving.
- Participate in Work Health & Safety activities to ensure a safe work environment for members, the community, employees and visitors.
- Comply with all applicable policy and procedures.
- Maintain confidentiality on all issues relating to the organisation, members and colleagues.
- Satisfactorily complete all mandatory training requirements.
- Demonstrate understanding of all policy and procedures relating to the position.
- Actively identify and escalate opportunities for improvement where appropriate.
- Demonstrate understanding of risk management, including risk assessments, identify and categorise risks and impact, implement control and mitigation procedures, monitoring and reporting and escalation processes as appropriate.

## General Requirements

- Lead by example, being aware of and acting in accordance with GMCU's Code of Conduct and values.
- Positively promote GMCU both personally and professionally.
- Develop and maintain collaborative relationships with all GMCU team members to achieve service delivery excellence.
- Resolve any workplace conflict in a professional manner and through correct organisational processes.
- Maintain a flexible approach to the hours of duty.
- Continually develop both personally and professionally as required to meet the changing needs of the position, organisation and industry.
- Actively participate in the appraisal process.

## Other Position Requirements

Statements included in this position description are intended to reflect in general the duties and responsibilities of the position. It is not intended to be an exhaustive list of responsibilities, duties and skills required. GMCU may require other duties to be undertaken as directed or required from time-to-time.

GMCU may alter the duties of this position description when the need arises. Any such changes will be made in consultation with the affected employee(s).

## Key Selection Criteria

### Essential

- Demonstrated commitment to GMCU's Values of Integrity, Responsible, Progressive and Excellence.
- Certificate IV in Finance and/or Broker Management
- Well-developed business lending and credit analysis skills and the ability to deliver needs-based financial solutions
- Previous experience with insurance products (General and CCI) together with a working knowledge of related regulations, legislation and licences
- Demonstrated problem-solving skills, including the ability to exercise initiative, judgement and discretion.
- Excellent interpersonal and communication skills, including the ability to liaise with a range of stakeholders.
- Strong relationship management skills – stakeholders, members and local community
- Demonstrated commitment to the delivery of prompt high quality member services.
- Strong attention to detail and a demonstrated ability to manage competing work priorities to meet tight deadlines.
- Strong working knowledge of key business IT applications, including Microsoft Excel.
- Flexible approach to hours of duty and the ability to work across a number of locations.
- Existing ASIC Tier 2 Certificate
- Current Victorian Class C motor vehicle licence.
- The ability to successfully meet GMCU's pre-employment screening requirements



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## Desirable

- Proven and proactive track record of business development and portfolio growth with established quality referral sources and networks

<b>Reviewed By</b>	Chief Sales & Service Officer
<b>Issued</b>	May 2024
<b>Review Date</b>	May 2025