

Position Description (PD)

Title	Lending Officer
Contracted hours	38 hours per week
Position Grade	Grade 4
Terms and Conditions	Goulburn Murray Credit Union Enterprise Agreement 2022
Location	Shepparton – travel to other GMCU locations may be required
Reporting to	Branch Manager

About Us

GMCU is a regional member-owned credit union based in the Goulburn Valley, with its head office located in Shepparton, Victoria. GMCU is for purpose, not profit. We are here to make life better for our members and communities by unleashing what's 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

We're here to unleash what's possible in our communities.

Member first, always
We belong to our members, so everything we do is centered around serving our members with care, integrity, fairness and efficiency.

Excellent Member Experience
We're here for our members with genuine, personal and caring service and convenient online access, anytime.

Integrity and Trust
Responsible, secure lending with great value rates to help our members meet their financial goals. Trust is in our DNA and every decision we make has the wellbeing of our members and the communities we serve at our very centre.

Our Values



INTEGRITY

ethics fairness
honesty

- I deliver on my promises
- I seek the best outcomes for both our members and our organisation
- I am respectful in all of my dealings with others
- I act professionally and promote professional conduct in others
- If I see something that isn't right, I speak up
- I am open and honest in my communications
- I do not participate in gossip



RESPONSIBLE

dependable
accountable reliable

- I take ownership of my actions
- I finish tasks with care and on time
- I protect the security of member information
- I have appropriate needs-based conversations with members
- I can be relied upon
- I acknowledge and learn from mistakes



PROGRESSIVE

growing
developing
improving

- I positively engage in organisational change
- I continually strive to make the credit union better
- When I think there could be a better way of doing something, I raise the suggestion via appropriate channels
- I stay up to date with and promote the products and services that help our members to bank in a modern and convenient way
- I support others to engage in change
- I do not act in ways that undermine organisational outcomes



EXCELLENCE

efficient
pride quality

- I continually strive to be the best that I can be
- I take pride in what I do
- I go above and beyond in my interactions with members
- I lead by example
- I seek to continually improve my knowledge
- I encourage others to reach their full potential

Position Description (PD)

Position Purpose

The Lending Officer provides efficient, professional and confidential lending services direct to members, supporting the Branch Manager and the broader GMCU network in the delivery of residential, personal and business lending, whilst ensuring that compliance with all relevant regulations, legislation and licences is met.

Key Responsibilities, Activities and Duties

Accountability	Details
Service delivery	<ul style="list-style-type: none"> • Provide friendly, responsive and well-informed service to members and potential borrowers, in particular as it relates to the provision of lending products and services. • Conduct lending interviews and assess loan applications under delegated lending authority. • Prepare loan documents and ensure compliance with credit union policies and regulations. • Assist the Branch Manager in the delivery of residential and business lending, including analysing financial information (income, assets, liabilities). • Undertake review, administration, and settlement activities. • Support delivery of credit control activities across GMCU (including other locations within GMCU's network), including arrears management, insurance, and regular reporting.
Relationship Management	<ul style="list-style-type: none"> • Maintain effective relationships with members, colleagues and suppliers to achieve desired GMCU outcomes. • Communicate with members to provide updates on loan status and answer any questions. • Build local networks in support of the continued growth of GMCU's member base.
Administration and Documentation	<ul style="list-style-type: none"> • Ensure that all documentation is accurate, compliant and completed in a timely manner. • Ensure that member records and lending databases are accurate and up to date. • Prepare and present regular reports relating to GMCU's lending portfolio and credit management activities.

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 customers, the community, staff and visitors.
- Comply with all applicable policy and procedures.
- Maintain confidentiality on all issues relating to the organisation, clients and fellow 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.



Position Description (PD)

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 if and when the need arises. Any such changes will be made in consultation with the affected employee(s).

Key Selection Criteria

Essential

- A demonstrated commitment to GMCU's values of Integrity, Responsible, Progressive and Excellence.
- Existing ASIC Tier 2 Certificate, or ability to gain certificate within three months of appointment.
- Excellent communication and interpersonal skills and an ability to interact with all levels of staff and members of the public
- Well demonstrated problem solving skills with an ability to provide a professional and positive approach to providing helpful customer service
- Capacity to interact professionally with staff and consumers and maintain high levels of confidentiality
- Demonstrated ability to work unsupervised and within a team environment
- Excellent time management and prioritising skills
- High level of attention to detail and the ability to complete tasks accurately.
- The ability to successfully meet GMCU's pre-employment screening requirements.

Desirable

- Previous experience with lending criteria and an awareness of the policies, procedures and statutory regulations that apply.
- Knowledge of all GMCU products and services

Reviewed By	Chief Sales & Service Officer
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