This is us.
Where care and performance matters.

Commercial Associate

Business Area: Customer - Business Banking

Reports to: Commercial Manager

Location: Various

Role purpose

To provide relationship management support in creating Good Customer Outcomes. The Commercial Associate in conjunction with the Commercial Manager processes and assesses credit applications for commercial business customers ranging mainly from $1m to $10m TAE. The role is both sales support and process support with a portfolio of customers and prospects who are actively relationship managed

Responsibilities

Growth of customer numbers and revenue

- Develop and manage a set of commercial customers and achieve high levels of customer satisfaction through excellence in the delivery and maintenance of the Bank's products and services.
- Manage product, sales and credit management processes to achieve strong growth of quality lending and business opportunities.
- Work with existing and newly acquired customer groups to maximise referral opportunities to improve the overall return to Kiwibank whilst ensuring Good Customer Outcomes (GCOs). Prospecting for new clients and monitoring / supporting pipeline activity.

Customer experience and retention

- Promote efficient use of the bank's customer support including use of our digital channels.
- Understand and communicate, using the appropriate medium, the bank's wider product range in a clear and professional manner to enhance the customer experience and manage GCOs.
- Manage and develop a set of business customers achieving Customer satisfaction via the delivery and maintenance of quality products and services.

Business development

- Assist the Commercial Manager when prospecting for new clients.
- Work with existing and newly acquired customer groups to maximise referral opportunities to improve the overall return to Kiwibank whilst meeting the customers financial needs.
- Contribute to the development of Business Banking and Kiwibank.

Credit analysis

- Complete appropriate Credit Memoranda and/or processes for submission through the appropriate channels for approval.
- Suitably structuring credit applications through the provision of detailed financial and risk/mitigant analysis. Performing ratio and trend analysis and calculating debt servicing capacity and security coverage.
- Completing a thorough and timely assessment of customers' financials and supporting information, including analysing leases and valuation assessments, and assigning appropriate, justifiable credit risk grading.
- Maintain a working knowledge of the overall business market and economic conditions that reflects an understanding and awareness of the market conditions prevailing at the time.
- Attend customer visits as required for the purposes of the gathering and assessment of information for credit applications and subsequent maintenance of customer relationships.
- Demonstrate an understanding of industry practice and ensure compliance with Credit Policy and processes in all aspects.
- Maintain a working knowledge of Legislative requirements including the Privacy Act, Human Rights Act, Credit Contracts Act, Bills of Exchange and the Code of Banking Practice, Property Law Act, Personal Property Securities Act etc.
- Undertake other projects as required from time to time.

Credit monitoring

- Monitor new and established customer facilities for adherence to loan covenants, conditions and credit policy, on an ongoing basis, making recommendations to Credit Management for approval where appropriate.
- Monitor specific market and industry risks and initiate proactive action to prudently manage credit risk by customer and portfolio.
- Action security amendments and security releases for assigned strategic customers.
- Monitor and action construction drawdown process for assigned strategic customers as applicable.
- Complete customer reviews in a timely fashion.
- Demonstrate an understanding and ensure compliance of Credit monitoring processes as prescribed with within the Credit Policy.
- Ensure that assigned customer and security files are accurate and up to date

Risk

- All our people have a responsibility to understand, report and manage operational and compliance risk. This includes understanding business unit obligations, maintaining risk registers and complying with relevant policies, such as the operational and compliance risk event management policy

Skills and experience

- Has had a successful background as a Business/Commercial Banking Credit Analyst/Manager/Lender
- Able to assess complex risk and where possible find acceptable solutions for the Bank and the customer
- Have a strong understanding of Business/Commercial Banking and its place in the community
- Be driven by the challenge and have the ability to prospect in a competitive environment in order to grow a business unit
- Superior sales skills to successfully close competitive business opportunities in order to build and maintain a quality, profitable portfolio of loyal clients whilst ensuring Good Customer Outcomes.
- Have a good understanding of international products and how these are used by import/export customers
- Relationship management - Have a good understanding of relationship management skills with the ability to quickly build trust and maintain strong positive relationships at a large customer exposure level
- Works effectively both autonomously as well as in a team environment
- Credit management - A sound knowledge and understanding of key credit policies, processes and procedures
- Sound business management skills - Have proven sound business management skills and the ability to apply practical solutions in line with business strategy
- Relevant legislation - Practical understanding and working knowledge of various legislative requirements that impact on Business/Commercial Banking. For example, Companies Act, Credit Contracts Act, Personal Properties Securities Act, etc.
- Good computer and keyboard skills, with working knowledge/experience in Email, MS Word, MS Excel, MS Access and general office applications
- Industry experience - Have extensive proven successful experience in the financial services industry and/or Business/Commercial Banking operating at a large customer exposure level

Ngā Kauwaka |This is our Culture

Ngā Kauwaka are vessels that carry the knowledge and mindsets that prepare, enable and inspire us all. We have four kauwaka, each holding a different mindset that will enable us to deliver on our Purpose of Kiwi making Kiwi better off and our ambition to be Customers' 1st choice.

Ka tāmata i a tātou | **A place to belong – This is the freedom to succeed**

Me Māia | **Rise to the challenge – This is a restlessness to perform**

Tapatahi | **Better together – This is an unstoppable team**

Ngā Kiritaki | **Customer at the heart – This is passion for those we serve**

You'll also be a great team player, recognising that the nature of your role will evolve with our business.
You'll actively play a part in the health and safety of yourself and those around you.

Certified B Corporation

This is Kiwi Kiwi bank.