

This is us. Where **care and performance** matters.

Bank Manager

Business Area: Customer Retail

Reports to: Regional Manager

Role purpose

As the manager of a Kiwibank Branch you are our lead ambassador and advocate where the rubber hits the road. You and your team will play a key part in bringing the Kiwibank and Kiwi Financial Services Retail Limited brands to life. Everyone believes in our brands and by reinforcing this belief with real life experiences every day we're paying back New Zealand's faith in us. Your biggest responsibility is to drive the success of your branch by building strong internal and external networks, generating new business through business development methods and by effectively managing a portfolio of clients within your local area. You will be required to produce branch business plans that are in line with our company strategy to grow the bank. In addition to this, you will also focus on how you can influence and share your success regionally and nationally, as well as look for opportunities to provide a seamless service to our customers by working across other channels. You will be responsible for behavioral and technical training of your team to ensure they are successful in their role, as well as leadership and support for local Franchises.

You will also be responsible for reinforcing that people make the difference and inspire your team to get behind our ambition to make every New Zealander more financially successful and connect people, businesses and communities.

Responsibilities

Business Development

Build key customer relationships, identify business opportunities, negotiate and closes business deals (or refers to appropriate channels) and maintain extensive knowledge of current conditions.

Grow the bank by developing local business plans for generating new business and networking schedules. Continue to build a presence in the local community and influence potential customers about Kiwibank being their bank of choice over our competitors.

Demonstrate a high level of business acumen by analysing market trends and understanding key drivers that impact our business. Adapt branch business development plans to fit these changes, while keeping in mind our strategy and creating a sustainable and viable business. Develop competitor intelligence, including product offering, pricing and strategy. Identify opportunities and present recommendations within a business case to Regional Managers and key stakeholders.

Support successes by sharing best practice and business development plans with regional colleagues.

Support campaigns and marketing initiatives through targeted conversations to drive business with new and existing customers, while working within the brief

Leadership

Lead the team, consistently living our DNA Traits, so that everyone is committed to achieving the vision for the branch.

This will be achieved by creating an environment in which the team is customer focused, capable, empowered, pull together, accept responsibility in their roles and feel motivated by a shared cause.

Lead and support the team so that they are providing a helpful and efficient service to all customers through:

- effective workforce management to ensure the right type and number of staff are available at the right time for customers
- a coordinated and thorough approach to ensure customers are offered the most relevant solutions to meet their needs
- the promotion and support of self-service technology where this is available
- empowering, educating and supporting staff to resolve customer issues at first point of contact where possible.

Ensure that the team meet or exceed agreed performance targets and objectives in a way that is consistent with our Traits.

This will be achieved by:

- translating targets into achievable and customer focused objectives and behaviors that the team can understand and implement

- consultative banking, ensuring a thorough need's based assessment and the appropriate range of products and services are offered to all customers in a genuine way, that is tailored to their particular circumstances and needs supporting consultative roles as required by completing the full home lending and approval process within agreed Delegated Lending Authority (DLA) or referring the application to the central credit assessment team for approval
- ensuring relevant and tailored referrals are made both within the branch and to supporting channels efficiently and seamlessly.

Effectively resolve escalated customer issues. Act as the face of change for customers and ensure the team are equipped to effectively explain, resolve and manage any issues resulting from the change to the branch from a customer perspective. Provide leadership and support to the Franchises within your local area as directed by your Regional Manager.

Digital Enablement

Act as a leader of digital technologies and support changes required.

Influence customer experiences in order to increase customer take up of digital technologies.

Support employees in order to assist the digital transformation and enhance the customer experience.

Training and coaching

Full end to end technical sales training for new and existing branch members.

Work with other Bank Managers to identify training and coaching needs and develop Bank Manager training material that is consistent across the region and where possible, nationally.

Actively and regularly coach staff, based on observable feedback, using eXcelerate sales and service techniques.

Run daily and weekly sales and service meetings to provide focus and drive the required results through targeted strategies.

Performance management and development

Manage the overall performance of the team, taking appropriate action to ensure each member is performing to or above expectations in a timely, constructive and supportive way.

Challenge in a motivating way, ensuring all staff within the team are clear about their accountabilities and the delivery of these.

Lead and coach people to be their best, giving feedback, listening and communicating, and providing positive recognition for effort and accomplishment.

Maximise team productivity while maintaining the necessary focus on customer experience.

Operations and compliance

Ensure the team complies with all relevant operating procedures, policies and processes in areas including cash management, security and risk, safety and wellbeing, regulatory compliance and wardrobe.

Maintain an environment that is compliant with Health and Safety practices and policy and any incidents or hazards are managed proactively and appropriately.

Make sure the branch is clean, stocked and professionally presented at all times.

Relationship management

Oversee a portfolio of customers and ensure senior bankers proactively manage, build and maintain strong relationships with these customers, supporting them with training and coaching as and when required.

Play a key role in building strong relationships within the region as well as across the nation with business partners.

Role model relationship building by actively seeking to improve relationships with support functions as well as across the company channels.

Take ownership of creating a forum where you and your business partners (Mobile Mortgage Managers, Business Banking, etc) can share knowledge, opportunities and make local territory plans.

Influence colleagues at all levels.

Create an environment within the branch in which people are engaged, performance and customer focused, work well together, accept responsibility in their roles and feel motivated.

Continuous improvement

Ensure underlying systems and processes in the Branch are reviewed to identify potential short and long term improvements to enhance operational efficiency and customer experience. Escalate these through the Regional Manager.

Lead and support new product, service and technology roll outs by ensuring the Branch environment is adjusted accordingly and the team are up-skilled appropriately

Financial management

Oversee and proactively manage all non-sales performance related areas of the Branch including operational plans and budgets. Monitor and report on performance and explain any variances.

Risk

Our Leaders are responsible for their team(s) understanding and management of operational and compliance risk on a day to day basis in order to protect Kiwibank. This includes leading by example and supporting Kiwibank's continued drive to build a fully functioning risk framework and enhance/mature Kiwibank's risk culture. Leaders will ensure their business units are aware of, understand, report and manage risk through ensuring that risk registers and treatment plans are actively managed and supporting their people to raise and discuss risk when events occur. This is to ensure business continuity and protection of Kiwibank's business.

Safety and Wellbeing

Leaders are responsible for the day to day management of safety and wellbeing. This includes leading by example and reinforcing Kiwibank's commitment to safety and wellbeing by promptly responding to any safety and wellbeing matters brought to their attention, actively involving our people in decisions which affect their safety and wellbeing and ensuring Kiwibank's safety and wellbeing processes and procedures are implemented and followed.

Note: These duties may change from time to time to meet operational or other requirements and regular travel (including air travel) may be required within New Zealand.

Skills & Experience

Sales and Service and People Leadership

- Experience in a sales and service leadership role in a customer centric banking environment.
- Understanding of effective sales techniques, mechanisms and 'levers' and how to tailor these to deliver results in a way that is customer focused, genuine and leverages individual strengths and personality.
- Demonstrated ability to develop true empowerment at the frontline and effectively balance what's best for the customer.

Business Development

- Proven experience in achieving and maintaining company growth and seeking out new opportunities through establishing external networks and relationship building in your community.
- Be able to think on your feet and demonstrate clear decision making skills.
- A proven performer who can market themselves on customer value rather than only selling on price.
- Proven track record in achieving sales results through referral networks.
- Ability to negotiate and problem solve to produce sound solutions.
- Create and develop sales strategies that contribute to growing the bank, taking into consideration the competitive environment and are in line with regional and national plans.
- Build and maintain relationships with new and current customers.
- Display a high level of communication skills and be able to present and network at events

Coaching and Training

- Expert technical sales and banking knowledge, with the ability to relay this information and experience through coaching and training others.
- Proven experience in coaching others in relation to behavioural changes required to meet performance expectations.

Business knowledge

- Sound business management skills with a proven ability to apply practical low cost solutions.
- Knowledge of a wide range of banking functions that relate to the retail environment including risk, governance and compliance requirements.
- Ability to effectively manage financial plans and budgets.
- Digitally savvy and proven experience in being able to pick up new technologies and translate this into a branch environment.

Change

- Demonstrated working knowledge of the individual effects of change and proven skills in leading teams successfully through change. Ability to deal with ambiguity and effectively front change with customers and staff.

Relationship management

- Proven relationship management skills, with the ability to quickly build trust, influence, and maintain strong positive relationships with internal and external contacts.
- Experience in successfully managing a portfolio of customers and the ability to engage with all types of segments and profiles.

Self-starter with a 'Can do' attitude

- Self-starter with an entrepreneurial orientation who enjoys a challenge and is comfortable making pragmatic decisions to ensure positive outcomes

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.



This is Kiwi

