

This is us. Where care and performance matters.

Banking Assistant

Business Area: Customer Retail

Reports to: Bank Manager

Role purpose

As a Banking Assistant in a Kiwibank Branch you will be working as part of the team to help deliver to our ambition to make every New Zealander more financially successful. Your biggest responsibility will be focusing on relationship building by providing banking customers with what they need to achieve their financial goals, in a way that works best for them, educating them in the process. In saying this if there are no banking customers you will help out with other customers to make sure everyone in the branch has the best possible experience.

What this means in practice is that you will be using your individual personality and interpersonal style to make a connection with your customer, then work to understand their broader financial needs and goals and provide the appropriate solution where you can.

Responsibilities

Customer Experience

Make sure every customer is welcomed into the branch and that their immediate needs are understood quickly and that they are pointed in the right direction and given whatever assistance they need to satisfy their enquiry.

Where the solution can be provided through self-service functionality ensure that:

- this option is encouraged;
- the customer is given confidence that they will be supported through the process;
- the benefits of self-service are understood;
- any concerns are addressed to the customer's satisfaction.

Where the solution involves banking advice, ensure that a full needs analysis is undertaken to maximise the benefit of the full range of banking services to the customer. Where the solution involves escalation or referral, ensure this is done seamlessly from the customer's perspective. This role is expected to provide all banking solutions excluding lending and investment planning or personalised advice on KiwiSaver. This includes solutions in the areas of transactional banking, account opening and maintenance, term deposits and referrals in the areas of home lending, wealth, insurance and business banking.

Through transactional interactions, proactively identify opportunities to suggest additional complementary products or services that would benefit the customer. Encourage non Kiwibank customers to consider banking with Kiwibank through genuine and relevant questions and suggestions and put them in touch with the right person to help them.

Engage customers in a way that finds the right balance between professionalism and genuine personalisation ensuring their expectations are managed proactively.

Proactively schedule time for customer follow-up activities to meet agreed Service Level Agreements (SLA) in a way that ensures the best customer experience at all times in branch.

Products and Services

Establish, maintain and service across Kiwibank's range of products and services, consistent with your training and accreditation; this includes KiwiSaver, insurance, business accounts, transactional and savings products and unsecured lending products.

Referrals and personal advice

Provide general advice to our customers and refer seamlessly to the appropriate channel and where applicable, to an authorised financial advisor for, investment planning or personalised advice.

Relationship Management

Build and maintain effective relationships with key internal and external stakeholders.

Internal stakeholders will include key contacts in a number of supporting areas including: the Branch Network Central Team, Support Services, Learning and Development, Wealth and Insurance, Business Markets and Credit.

Support your leader with local and regional plans in establishing a network within the local community to maximise on opportunities and Kiwibank's presence and profile.

Support Kiwibank campaigns and initiatives adapting within guidelines to ensure these most effectively support new conversations and connections with customers.

Problem Solving and Issues Resolution

Take personal ownership of customer issues through to resolution. This may involve others in the process but should appear seamless from the customer's perspective.

Use your discretion and judgment in line with Our Values to resolve customer issues on the spot including waiving fees to an agreed level.

Think outside current processes to ensure the appropriate solution is identified to a customer's issue. This may involve challenging certain existing processes where this is appropriate.

During the initial stages of the change, act as the face of change for the customer. Constructively support them through product and service changes by explaining: □ what the change means for them □ the underlying rationale for the change □ the benefits of the change to them.

Clarify and resolve any associated issues where possible or escalate as necessary.

Continuous improvement and Learning

Identify areas where processes can be improved for the benefit of the customer and escalate these as appropriate.

Proactively ensure your knowledge of current and future products and services is up to date and where possible share this with the team.

Operations

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

Ensure the store is clean, stocked and well presented at all times

Availability

Work within designated schedules to ensure that the customer experience is the priority in-branch.

Teamwork and Leadership

Contribute positively to the team culture in-branch. Share ideas with team members and acknowledge achievements and successes in delivering great customer experiences.

Being a one flexible team – share the workload of the retail branch network eg: ORM – everyday banking needs – recognise that now as Retail customers have preferred channels of choice and many will now choose to communicate with us through online channel (secure mail IB) and not walk through door of branch. We will assist these customers in a timely manner (SLA) just as we would those who visit the branch directly.

Performance

Comply with performance requirements and coaching from your manager. Assist others, as needed, to ensure that overall objectives for the branch are achieved.

Health and Safety

All of our people have a responsibility for their own and others safety and wellbeing. This includes following all safety and wellbeing procedures and instructions, including reporting hazards, incidents and accidents and participating in safety and wellbeing initiatives.

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

Skills and experience

Sales and Customer Service

- Experience as a high performer in a customer facing transactional sales and service environment. Ability and enthusiasm to engage customers. Highly efficient with good attention to detail.
- Preferably experienced in a consultative sales and/or service environment in financial services.
- A level of comfort identifying additional mutually beneficial opportunities and suggesting that these are explored further.
- Proven results in delivering a tailored one-on-one needs based service using an appropriate customer interaction model.
- Relationship Management

Communications

- Proven relationship and communication skills with the ability to quickly build trust and maintain strong positive relationships with customers.
- Articulate and clear communicator.

Problem Solving

- Demonstrated ability to analyse problems and issues and provide well thought out customer centric solutions based on needs identified.

Change

- Experience assisting customers through a period of change and ability to effectively deal with the associated ambiguity.

Technology

- Demonstrated level of comfort with new forms of technology and the ability to educate in the use of this.

Self-starter with a 'Can do' attitude

- Self-starter who enjoys a challenge

Ngā Kawaka | This is our Culture

Ngā Kawaka are vessels that carry the knowledge and mindsets that prepare, enable and inspire us all. We have four kawaka, 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



This is Kiwi

