

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

Associate Treasury Dealer

Business Area: Treasury

Location: Auckland

Reports to: Head of Balance Sheet Management

Role Purpose

Treasury manages Kiwibank's liquidity, funding, interest rate, market and collateral risks arising from balance sheet activities. The Associate Treasury Dealer contributes to the day-to-day delivery of core Treasury activities while continuing to build technical knowledge, market judgement, and dealing capability. Working under the guidance of experienced dealers, the Associate Treasury Dealer monitors positions and risks, supports liquidity management, undertakes approved transactions within delegated authorities, maintains accurate systems, processes and reporting, and contributes to Treasury analysis and initiatives. The position works across Finance, Risk, and the wider business to support efficient, well-controlled Treasury operations.

Responsibilities

The Associate Treasury Dealer will gain progressive exposure to a range of Treasury activities. Responsibilities will be allocated over time, taking account of business priorities and the individual's experience, capability and development pathway. Activities may include:

- Monitor daily and forecast liquidity positions, investigate key movements, and support short- and medium-term funding decisions under the guidance of senior dealers.
- Prepare accurate liquidity reporting, monitor limits and risk indicators, and provide clear analysis for Treasury, Risk, ALCO, and executive reporting.
- Analyse balance sheet and product growth forecasts against actual outcomes, identify emerging trends, and support liquidity and funding planning.
- Support collateral management and optimization by monitoring positions and investigating movements.
- Monitor Treasury's market and interest rate risk positions, explain key movements and support pre-hedging, hedge execution, and transfer pricing activities.
- Execute approved Treasury transactions within delegated authorities and with appropriate oversight, ensuring timely and accurate deal capture, confirmation, and record maintenance in the Treasury Management System.
- Support wholesale funding activities by responding to customer funding enquiries, processing approved transactions, assisting with short-term issuance, and contributing to funding programme maintenance.
- Monitor counterparty and credit exposures, escalate exceptions, and prepare analysis to support annual reviews and limit management.
- Prepare analysis and committee papers, contribute to Treasury projects and process improvements, and collaborate with Finance, Risk, and business stakeholders to support well-informed decisions.

Skills and Experience

- Exposure to Treasury, financial markets, banking, risk, finance, or a related analytical role, together with a demonstrated interest in balance sheet management and financial markets.
- Sound analytical and quantitative skills, with the ability to interpret data and positions, investigate variances, identify key drivers, and communicate findings clearly.
- Strong attention to detail and a disciplined approach to controls, with the ability to follow established procedures, maintain accurate records, and escalate issues promptly.
- A good working knowledge of Excel and other Microsoft tools, with the aptitude to learn Treasury systems, data

sources, and reporting processes.

- A foundational understanding of bank balance sheets, liquidity, funding, interest rate risk, and financial instruments, with the aptitude and commitment to develop the technical capability required for a dealer role.
- Clear written and verbal communication, with the ability to explain analysis and issues to a range of stakeholders.
- Curiosity, sound judgement and a collaborative approach, including the confidence to seek guidance when appropriate.
- A relevant tertiary qualification or equivalent practical experience.
- NZFMA dealer accreditation, or the willingness and ability to attain accreditation within one year of commencing the role and maintain it thereafter.

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.



This is Kiwi

