

Regional Manager

Position description	
Purpose	<p>To lead, develop and grow our client facing teams in alignment with NBS' strategic direction ensuring long term business growth and profitability.</p> <p>Build a strong team culture where everyone feels part of one team through empowerment, engagement and extraordinary delivery with a focus on continuous improvement.</p> <p>Drive efficiency and effectiveness in daily operations to ensure we provide a high quality client service and positive client and community outcomes.</p>
Reports to	General Manager Retail Banking & Client Experience
Direct reports	<ul style="list-style-type: none"> · Branch Managers · Client Services Manager · Banking Services (casual)
Delegated authority	Refer to NBS Delegation Policy
Key Relationships	
Internal	Retail Banking & Client Experience team
	Branch Network
	Chief Risk Officer
	Risk and Compliance teams
	General Manager Commercial
	Marketing team
	Operations team
	NBS Staff
External	Clients (personal, business, commercial and not for profit clients)
	Community Groups
	Business Networks
	Third party providers

	Auditors
	SBS Wealth & Insurance
	Banking Ombudsman
	Reserve Bank of New Zealand (RBNZ)
	Financial Markets Authority (FMA)

Knowledge and Experience

Qualifications

- NZ Certificate in Financial Services (Level 5) Residential Property Lending.
- A degree in finance, banking, business or equivalent (preferred).
- Full current New Zealand Driver Licence.

Skills & Experience

- Demonstrated experience at a senior level in the banking industry.
- Demonstrated people leadership experience with the ability to engage and motivate your team to drive high performance.
- Extensive experience encompassing management of lending and funding portfolios including, CCCFA lending and business banking experience, business development and operational management.
- Ability to interpret and analyse business data to make sound decisions.
- Ability to positively lead, support and manage change in a regulatory environment that engages our people, delivers results and fosters a robust compliance culture.
- Experience in quality assurance, audit or checking activities.
- Experience of, or exposure to banking regulatory and compliance obligations.
- Ability to quickly build and maintain strong professional relationships across all levels of the business.
- Excellent communication (written and oral) and report writing skills.
- Excellent time management skills with the ability to manage and prioritise multiple workstreams and stakeholders effectively.
- Proven decision making, problem solving, negotiation and conflict management skills.
- Analytical mindset, attention to detail and accuracy, and the ability to apply sound judgement.
- Strong skills in complex situation analysis and risk identification.
- Ability to think clearly and calmly in times of stress or conflict and maintain composure in challenging situations.

Knowledge

- In-depth understanding of banking and finance operations.
- Demonstrated knowledge of the relevant legislation and regulatory requirements including the Credit Contracts and Consumer Finance Act, Anti-Money Laundering and Countering Financing of Terrorism Act, Financial Markets Conduct Act and the Code of Professional Conduct for Financial Advice Services.
- Knowledge of banking and business analytics alongside audit and/or risk systems and processes.
- Ability to interpret statutory and regulatory requirements and establish frameworks and solutions for implementation.

Key Responsibilities

Category	Detail
People Leadership	<ul style="list-style-type: none"> · Lead and foster a team culture where people are valued, engaged and motivated, and there are high levels of trust and support to actively contribute and grow. · Foster an open, collaborative environment that encourages quality, innovation, continuous improvement, and knowledge sharing. · Establish clear accountabilities, expectations and performance standards with direct reports and ensure regular performance and development conversations occur. Focus on skill development by identifying areas for improvement and provide coaching, guidance and mentoring support to employees to enhance their performance. · Lead your team and ensure they operate within NBS’ legal obligations, safeguarding our clients’ rights and protections, while demonstrating behaviours consistent with NBS’ values and Code of Conduct. · Anticipate future capability needs across the team, identify gaps in capability and address these through targeted recruitment, development, or other actions. Identify and actively develop talent for key roles. · Develop, empower, and coach your people leaders to lead their teams and provide a great employee experience while also being confident to bring accountability or work through people challenges effectively.
Strategic Input	<ul style="list-style-type: none"> · Understand NBS’ strategy and overall business objectives to ensure the Branch network is working towards agreed NBS Board directives and goals. · Support the client facing teams with changes and initiatives that flow from high level strategic direction. Drive a culture of openness and feedback to achieve desired outcomes. · In conjunction with the General Manager Retail Banking & Client Experience and the Chief Risk Officer, understand regulatory and legislative requirements to ensure Branch expectations are clearly communicated and aligned with overall business requirements. · Provide timely, clear, and concise reporting to the General Manager Retail Banking & Client Experience against key business and performance goals, key issues and developments. · Protect and promote NBS brand and be an ambassador for everything it stands for, i.e. trusted, preferred and respected by clients and communities.
Financial	<ul style="list-style-type: none"> · Understand budgets for implementation of specific accountabilities by Branch; provide oversight and monitor accordingly.

	<ul style="list-style-type: none"> · Work with the General Manager Retail Banking & Client Experience to understand business budgets/objectives and what impact this may have on the Branch network. · Provide regular communication to Branch Managers updating on relevant financial information to support decisions at Branch level. · Authorise monthly Branch Managers expenses in accordance with delegated authorities and the Expense Reimbursement Standard. · Provide reporting of branch financial performance to agreed standards and timeframes.
<p>Business Growth and Performance</p>	<ul style="list-style-type: none"> · Develop and execute integrated strategies that are aligned with the organisation’s business plan to achieve desired revenue, expense and service goals. · Responsible for funding and lending retention across the branch network. · Responsible for growth in Main Bank client conversions to increase market share. · Support branches with business development opportunities in conjunction with the General Manager Commercial & Marketing team. · Support the management of branch trading margins through suitable pricing of loans and deposits to ensure NBS business margin is achieved. · Set the standard and manage others to deliver to NBS profit through collection of fees and all other income streams. · Drive efforts to identify and implement service behaviours that improve the overall client experience.
<p>Client and Community Focus</p>	<ul style="list-style-type: none"> · Create a strong culture of prioritising client interests, fostering an environment in which all branch employees work together to achieve NBS’ business and strategic goals. · Support the Branch network to identify and secure new personal, business and NPO clients and retain existing client base. · Build and maintain strong relationships with existing and potential clients, partners, and other external entities, looking for opportunities to promote NBS’s services, strengthen our brand presence and drive revenue growth through the acquisition of new clients. · Represent NBS through community involvement, attending events, sponsorship and communities supporting Branch initiatives. · Support Branch Managers with key client relationships and their businesses. · Understand and adapt to changing needs of clients and liaise with the appropriate department on suggested outcomes

<p>Operational Management</p>	<ul style="list-style-type: none"> · Provide first line credit support for Branch lending staff, secondary escalation to Credit Manager. · Be highly visible, available, and contactable within the branch network to ensure employees feel connected and valued. · Organise and facilitate regular Branch Manager meetings to ensure effective two-way communication. · Undertake regular Branch visits providing effective leadership, review, support and ongoing planning to enhance Branch engagement and business successes. · Ensure the branch network is effectively trained and have the skills, knowledge and resources they need. · Identify, initiate and support new processes to upgrade the overall efficiency and daily operations. · Overall responsibility for the Health, Safety and Wellbeing of staff within the Branch network, providing support and additional resources as required. · Approve leave requests for direct reports and actively manage and monitor annual and sick leave.
<p>Risk Management and Compliance</p>	<ul style="list-style-type: none"> · Ensure credit risk is appropriately managed throughout the branch network and in accordance with NBS' lending policy and processes. · Ensure credit decisioning and escalation is in accordance with NBS lending policies and delegations framework. · Ensure risks are identified, assessed and support risk management practices that are applicable to Branches to safeguard NBS. · Develop and implement audit and internal control recommendations; ensure risks are understood and reported and that controls embedded into the business processes and systems and tested. · Identify and manage any risks associated with Branch premises, ensuring workplaces are fit for purpose. · Ensure the branch network complies with regulatory standards, legislation and NBS' policies, standards and procedures. · Ensure branch procedures are clearly documented, regularly reviewed and complied with. · Maintain full awareness and adherence to NBS Complaints Policy and process, escalation options and understanding of Banking Ombudsman scheme and resources. · Liaise with Compliance Team regularly to ensure best practice is being adopted consistently across the branch network.

<p>Teamwork</p>	<ul style="list-style-type: none"> · Provide a positive contribution to ensure an efficient and effective branch network function at NBS. · Develop and maintain collaborative and positive working relationships with stakeholders including colleagues, clients and suppliers; be open, approachable, and responsive to others’ needs. · Provide support, back up and general assistance to other team members as required. · Actively participate in training and team meetings to ensure knowledge is accurate and up-to-date. · Model our values and adhere to our policies and procedures.
<p>Health & Safety</p>	<ul style="list-style-type: none"> · Promote a healthy and safe work environment by taking personal responsibility for your own health, safety and well-being and supporting others to do likewise. · Adhere to the Health & Safety at Work Act 2015 and our Health and Safety policies and procedures. · Report and document any incident, near miss and hazard in a timely way. · Take responsibility and action when activities or situations compromise safety and/or wellbeing.
<p>Confidentiality and Privacy</p>	<ul style="list-style-type: none"> · Maintain strict confidentiality in respect of our business, operations, clients, suppliers and employees.
<p>Other</p>	<ul style="list-style-type: none"> · Perform any other tasks and duties required to ensure the smooth and effective operation of our organisation.

Values and Behaviours

NBS' Values

Our values are central to who we are as an organisation. At NBS all team members display the values trust, respect, integrity and community in their everyday interactions with colleagues and clients.



Trust

We trust each other, and our clients trust us to always act in their best interests.



Respect

We value the thoughts and opinions of others.



Integrity

We always do what is right even when no one is watching. When dealing with clients' money, confidentiality and NBS' professional reputation is paramount.



Community

We seek to make a positive difference to the communities which we belong.

Behaviours (Role specific/Personal)
<p>Influence</p> <ul style="list-style-type: none">· Excellent relationship building, negotiation and influencing skills – promote operational risk and compliance management awareness, processes and principles,· Support processes and principals to get people on the same page especially when the procedures or policies may be unpopular or challenging.· Drive a culture of risk awareness, compliance and continuous improvement.
<p>Embrace Change</p> <ul style="list-style-type: none">· Thrive in an ever-evolving regulatory environment and be able to respond effectively and consistently under pressure.· Ability and willingness to quickly learn new skills and technologies.
<p>Quality Outcomes</p> <ul style="list-style-type: none">· Process data, information and other inputs efficiently while making decisions about the inputs meeting criteria parameters; show awareness of the impact/implications of making judgment/compromise calls.· Consistently make good quality decisions.

Agreement

I have read, understood and accept this position description.

Employee Name & Signature

Date

Manager Name & Signature

Date

Note, from time to time this position description may be reviewed and updated with the employee in response to the changing nature of our work environment.