



THE CO-OPERATIVE BANK POSITION DESCRIPTION

Position Title: Teller

Reports To: Branch Manager/Team Leader

Last updated: June 2019

OUR VISION: To change banking for good

OUR PURPOSE: To benefit our customers

OUR BELIEFS:

Fairness We always seek to do the right thing, and balance the needs of our customers, our people and others in our decision-making;

Individuality Everyone deserves to be treated as a respected individual;

Mutual Benefit We strive for win-win outcomes, and when the Bank does well we share our success;

The Future We are future focused, and prepared to work through short term cycles to deliver long term sustainable outcomes.

PURPOSE OF THE POSITION

The Teller is a generalist role and in most circumstances is the first line of branch contact with customers and prospective customers. The Teller is expected to provide an excellent service experience by quickly and efficiently assessing customer needs and helping deliver the right solution (either themselves or by referral to other branch staff).

The role is a big part in achieving branch performance across a variety of measures, including customer experience and customer growth.

MAJOR CHALLENGES

- Multitasking, prioritisation and dealing with unplanned interruptions.
- Achieving an appropriate balance between reactive and proactive work.
- Accuracy and attention to detail, and consistently using good judgement.
- Attracting new customers and retaining/growing existing customers.
- Actively contributing to achievement of branch performance targets.
- Understanding which activities are outside delegation and /or policy and referring to an appropriate staff member.

PRINCIPAL ACCOUNTABILITIES

What you'll do	Measures of Success
Good Customer Outcomes	
<p>Contribute to achievement of good customer outcomes by delivering an excellent customer experience and through identification of referral opportunities to other branch staff.</p>	<p>Growth in the branch's business, including referrals across the following products:</p> <ul style="list-style-type: none"> • Insurance customer outcomes (Life, Loan, Home, Contents, Car). • Channel sign-up (eg. Online, mobile). • Credit card, debit card and KiwiSaver customer outcomes.
Relationship Development	
<p>Build relationships with customers by establishing rapport, proactively identifying their needs across the full product and services range and offering and delivering suitable solutions (referring where necessary).</p> <p>Maintain good technical knowledge of the Bank's full product range (with the exception of lending).</p>	<ul style="list-style-type: none"> • Provision of an excellent and professional customer experience that generates increased business and encourages customers to promote the bank to others. • Undertake prompt follow up on scheduled phone calls and leads. • Proactively seek referrals from existing customers and other relevant people/businesses.
Branch Effectiveness and Compliance	
<p>High attention to detail across all aspects of work.</p> <p>Work is accurate and completed in a timely manner.</p> <p>Judgment is consistently shown to be good.</p> <p>Understands and operates within legislation, policy, procedure and delegations.</p> <p>Makes or recommends appropriate solutions for customers.</p>	<ul style="list-style-type: none"> • Forms and documents are accurately completed and retained as per the document retention guide. • All compliance training is completed. • Preparing of basic daily banking activities such as cash handling, completing forms for balancing and bundling banking into piles. • Customer enquiries are all efficiently handled. • Investigations into non-receipt of funds, rejected items, outstanding cheques, ATM cards and other matters are undertaken in a timely and accurate manner as requested. • Daily non-cash transactions are balanced as required.
Other Accountabilities	
<p>Works collaboratively with other members of the Team.</p> <p>Complies with Health & Safety requirements, including practicing safe work methods, and helping management eliminate workplace hazards.</p>	<ul style="list-style-type: none"> • Team work is well-integrated and team goals are achieved. • Demonstration of behaviours that define our core beliefs. • Health & Safety good practice and compliance supports a safe workplace.

DECISION MAKING AUTHORITY

The Teller will be assigned individual delegated authorities in accordance with both the requirements of the role and the incumbent's relevant knowledge and skills.

Delegated authorities for this role will typically encompass all or some of the following:

- Withdrawal limit of \$2,000. (Pre-arrangements required for over \$1,000)
- No limit on overseas cheque deposits
- Term Deposit limit of up to \$500,000.
- Authorised to waive fees ("put it right" for a customer, fee refunds and reversals) of up to \$100 or within individual delegation limits in accordance with policy.
- No cash holdings for foreign exchange. Processing telegraphic transfers and bank drafts only.

Actions and decisions that are recommended to a higher level of management for approval:

- Decisions outside delegation and or policy.

EXPERIENCE AND QUALIFICATIONS

- Four years secondary education with passes in English and Maths (at NCEA Level 2 or 6th form level) or equivalent work experience.
- At least two years' work experience - ideally in a customer service position in retail, hospitality or financial services (OR if school/university leaver - part-time work experience through studies).

SKILL AND ATTRIBUTES

Leadership Skills

All of our people are leaders, no matter their role in the organisation. The leadership skills we look for and actively develop in our people

Self-Aware:	You understand your own strengths, values and derailers and seek to be authentic in your leadership style. You have a growth mindset and want to be the best leader you can.
Team builder:	You understand that people have different motivators and styles, and you adapt your approach accordingly. You quickly mobilise and motivate teams of people to work co-operatively to get things done.
Influencer:	You want to make an impact beyond the borders of your role. You have presence and demonstrate 'horizontal leadership' across the organisation. You know the formal and informal channels to getting things done.
Change agent:	You are focused on the everyday improvement and innovation needed to create our digital future. You have the skills to not only conceive change, but to implement it effectively in an agile and flexible way. You are resilient in the face of setbacks.
Business savvy:	You understand how the Bank makes money and the drivers of long term value. You are attuned to market conditions, longer term trends and the changing needs of consumers.
Custodian:	In everything you do, you are focused on upholding our beliefs and working for the long term benefit of the Bank and its customers.

Technical Skills

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| | <ul style="list-style-type: none">• Verbal, numerical, literacy skills.• Customer service skills.• Time and work management including planning, multi-tasking, prioritising work, administration and processing skills.• Computer skills - including email, internet, Microsoft applications.• Cash-handling and cashiering skills. |
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