

Senior Property Finance Manager



Purpose

The primary purpose of the role is to successfully manage and growing a portfolio of high value business clients, including the Bank's Property Finance clients, with a strong focus on teamwork.

A key part of the role is to work with internal and external stakeholders, specialists and advisors to identify new revenue opportunities from existing clients and prospects. To assist other team members in their daily tasks and provide expert advice to the team as required.

Enhance partnerships with our clients and prospects and the wider business market. Drive business performance through effective management of a portfolio of customers via origination of new business, retention, maximising income and minimising potential loss

Role-specific areas of responsibility

- Manage a portfolio of TSB Banks high value client relationships within the Commercial sector. This is to be undertaken with the goal to maintain and enhance profitability, customer satisfaction and credit risk profile consistent with TSB Bank's objectives.
- Work with a wide range of TSB Bank specialists, including FX, Finance, Wealth Specialists and Insurance providers to provide clients and prospects with tailored solutions to meet their current and future business objectives.
- Provide relationship management and sales support to the Bank's Property Finance customers with a strong focus on teamwork, including the credit monitoring of an existing portfolio of property finance exposures, the procurement and assessment of complex commercial investment and property development transactions, the management of larger exposure credit applications for strategic accounts ranging mainly from \$2m to \$35m TAE. Exposures outside this range will be considered in specific instances.
- Identify target clients through proactive executive networking and develop and implement a tactical plan to create a self-fulfilling pipeline of prospects within the commercial sector. Seek out speaking opportunities within the commercial sector to raise the profile of TSB Bank and generate more referral business.
- Meet TSB Bank's financial targets by developing, promoting and selling a range of tailored and unique solutions incorporating Bank Products and services to meet client and prospect needs and maximise Bank earnings.
- Role model sales performance and customer centric needs-based conversation within the Business Manager team in line with TSB's customer service framework.
- Provide an excellent experience for our customers putting them first in everything we do. This means providing quality financial solutions supporting the growth of the business, being the face of the bank and exceeding expectations at every opportunity.
- Manage risk within the Business & Property Finance unit and always take an active role to ensure the highest level of credit risk is upheld and that operational compliance is adhered to. Specifically, this will involve the oversight and assessment of lending applications, analysing financial information and recommending applications to credit.
- Ensure compliance with relevant legislative requirements including but not limited to, AML, FAR, Privacy Act, CCCFA, Property Law Act and the Code of Banking Practice etc.; Identify and proactively report conduct, compliance, operational and credit risks, incidents and near misses.

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Role-specific areas of responsibility cont.

- Be a senior specialists in the the Business & Property Finance unit and provide mentoring and coaching support to more junior members of the team to build on the capability of the team.
- Be a trusted professional partner of TSB business customers, by understanding their business, their growth objectives, operating cycle and their industry and present strategies to help them achieve their goals.
- Ensure that staff sales and growth development planning is managed effectively, and individual/team achievement acknowledged, and personal development encouraged, through empowerment and delegated responsibility based on individual capacity.
- Provide leadership and guidance to Business Managers, assisting with the coaching and upskilling of credit analysis and promoting a culture of excellence.

Role dimensions

Reports to: National Manager
Property Finance

Department: Customer
Delivery

Direct Reports: Nil

Financial Authority: Nil

Person specifications

- New Zealand Certificate in Financial Services Level 5
- The ability to structure opportunities and referrals into bankable transactions through the provision of strong relationship and assessment skills, supported by detailed financial and risk/mitigant analysis, that succeed in obtaining Credit approval.
- Previous banking commercial and/or Property Finance experience; a minimum of 10 years' experience
- Superior sales skills are required to successfully close competitive business opportunities in order to build and maintain a quality, profitable portfolio of loyal clients
- A high level of commercial acumen, strong understanding of industry trends, understanding the value of networking and the ability to connect the business and the bank as professional partners.
- Exposure to property transactions > \$5 million in investment, development and sub-divisional nature.
- Proven experience mentoring of team members.

From time to time there may be additional activity not contained within this position description that the appointee is to complete in the interests of the appointment and their own personal development.

This position description provides a broad overview of responsibilities. The position description is a living document, and the Bank reserves the right to amend from time to time as required