

Position Description

Title	Lending Support Officer	Approval Date	December 2023
Business Unit	Dealer Support	Location	Auckland
Reporting to	Dealer Support Team Leader	Direct Report	Nil

Overview of Role

The Lending Support officer will be a member of the Dealer support team with primary objective of delivering an exceptional customer experience for our originator network, by supporting the Business Development Managers', Lending team and Payouts team with the daily tasks.

The Lending Support Officer should be customer focused in their approach to everyday tasks and interactions that directly impact our business partners, with a clear emphasis on customers being at the heart of all we do at Oxford Finance.

The Lending Support Officer will work towards achieving performance objectives and results as set by the Team Leader. Relationship building and negotiation skills will be core strength and called upon daily in the role.

There is also compliance and credit approval functions to the role, which requires knowledge of credit policy, reviewing deals and compliance to ensure adherence of Oxford Finance requirements.

Other key objectives of the role;

- Contribute towards team engagement to become a high performing Dealer Support team.
- Work closely with the Dealer Support Team Leader to identify and implement strategies for increasing services to our valued customers.
- Collaborate with other team members within the team and make suggestions for business improvements that directly impact on our customers.

Company Values

The Lending Support Officer will be expected to operate in line with our company values:

- Integrity – do the “right” thing
- Team – together we are up for it
- Customer driven – put yourself in their shoes
- Passion – an “anything is possible” attitude

Relationships

Internal	External
• Oxford Senior Leadership Team • Lending Team – Consumer & Commercial • Compliance & Payouts Team • Team Leaders and Managers • Accounts Team • Credit/Collections Team • Business Development Managers	• Originator (Broker/Dealer) network • Turners Finance – Referral Partner • Business Managers • Direct Lending clients • Existing customers • Business Partners. e.g. Autosure

Key Accountabilities

Responsible for the day to day tasks within the Dealer support team including but not limited to:

- Providing the internal and external clients of Oxford Finance with the highest standard of customer service.
- Where applicable receiving, assessing loan applications via the current process to ensure loan applications from originator network are processed within the stated time frame
- Ensuring all supporting loan documentation and process checks are carried out to the highest standard minimizing risk to Oxford Finance.
- Complete and correct data entry to ensure our systems are updated
- Completing reporting as required
- All loans written should comply with the regulatory and legislative framework within which Oxford Finance operates

Accountabilities	Performance Measures
Operational Performance	
• Act as a frontline first response team to manage all Lending & Payouts enquiries coming into the call centre from our originator network • Priority 1 phone queue responsibility for inbound phone calls (Lending & Payouts phone line) handled promptly and efficiently • Take a hands on approach to assist the Lending & Payouts team with their workloads, meeting agreed service levels where appropriate • Prepare training manuals for all staff to assist with system changes, enhancements or policy changes • General management of all email inboxes associated with Lending & Payouts • Assist Lending and Payouts team to review any loans or compliance to satisfy Oxford requirement. E.g. Bank statements • Review any Auto approved loans to ensure adherence to Oxford's policy and procedures. • Adopts a collaborative approach to assist other members of the team with their workloads, meeting agreed service levels where appropriate. • Assist BDM's with any inquiries relating to a loan or originator • Follow up on pending loans with originator network to increase conversion rates • Issues are investigated, root causes identified and effective solutions put forward. • Meet performance and KPI targets as set by the management.	• Team Leader Feedback • Individual measurement and monitoring tools • Up to date training manuals available to staff • Phone Queue service levels reporting • Phone calls answered within agreed service levels • Account log notes are maintained for accuracy, recording all notes efficiently and with good attention to detail

Sales Management	
• Identify sales and volume issues, adverse risk profiles and industry developments, and proactively advise management of these factors and suggest strategies to address them • Identify other potential channels for development and growth • Actively promote Oxford Finance to existing and new customers • Maintain a strong understanding of the market trends across the business, including the competition for finance and insurance products • Facilitate with general and department managers to work with the wider sales team on growth and sales initiatives for Finance and Insurance products	• General / Department manager feedback • Unit sales of loans • Unit sales of insurance products • Conversion rates of loan applications to advanced loans • Customer feedback surveys • Profitability • Performance against set KPI's
Partner Relationships	
• Developing and nurturing relationships with key partners e.g. Agents, Turners & Autosure in line with other divisions.	• Partner feedback and regular meetings, measurement and monitoring against plans.
Compliance & Risk Management	
• Maintain a strong compliance and integrity in line with the company's legislative requirements and company policy • Identify and take ownership of any risk related issues, and proactively advise Management of these promptly to address them.	• Ensure all legislative acts are adhered to • Adheres to all organizational work policies and procedures • All potential risks are escalated to the Head of Lending & Payouts

Personal development	
• Actively seek to grow skills and capabilities positively taking on board coaching, training and feedback. • Take personal responsibility for performance and development plans in setting and achieving goals. • Maintain a working knowledge of all relevant regulatory acts and requirements. • Attends relevant and value adding professional courses and programs in consultation with the manager	• Achieve required growth and maintenance of contemporary knowledge, as determined in discussion with, and by the manager
Health and Safety	
• Ensures own safety and the safety of others around Turners businesses • Follows all Turners and 'best practice' safe work procedures, practices and instructions • Immediately/promptly reports all work related hazards, accidents, incidents, near miss, injuries and illness • Ensures their work area is free of potential hazards	• Meet standards as determined by the Manager, and/or the Turners H&S Officer • Individual responsibility for own work area • Identify and report any potential H & S risks or hazards to the H & S Team
General	
• Any other duties as and when required to ensure continuity of business. Ad hoc tasks.	

Qualifications and Experience

Essential

- NCEA Level 3 English and Maths or equivalent
- Computer literacy
- Intermediate to Advanced skill level in Microsoft Office in Outlook, PowerPoint, Word and Excel
- Some understanding of the Consumer Finance and Insurance business
- Some understanding of credit, credit scoring and credit reasoning
- Some understanding of legislation related to Consumer Lending.

Preferred

- Relevant Tertiary Qualification in business
- Drivers Licence – Full or Restricted without any supervisory condition.

Specific Requirements

- Legal right to work in NZ as defined by Immigration NZ

Competencies

- **Communication Skills (Verbal)** – Orally communicates ideas, instructions, and information so that they are clearly understood by others in formal or informal situations
- **Communications Skills (Written)** – Writes clear, concise, and grammatically correct presentations, that others can easily understand
- **Team Player** – Ability to take direction and work within a team.
- **Initiative** – A bias for taking action, making decisions and proactively doing things for both current and future opportunities.
- **Interacting with People** – Relates well with people from a wide variety of backgrounds.
- **Managing Up** – Demonstrates the ability to effectively manage upward through recognising when it involves one's manager, what type and amount of information to share, and how best to implement goals and objectives
- **Networking** – Builds strong working relationships with others outside one's team to enlist the support of both people and resources to complete tasks
- **Personal Work Standards** – Establishes high personal work standards and works to achieve them because of high internal motivation
- **Customer and Personal Service** – Knowledge of principles and processes for providing customer and personal services. This includes customer needs assessment, meeting quality standards for services, and evaluation of customer satisfaction.
- **Adaptability** – Responds positively to change. Maintains effectiveness when confronted with new work situations or the uncertainty and ambiguity that comes with change. Is open to new ideas, assignments and approaches.
- **Accuracy** – prepares and carefully reviews reports etc and ensures that they have internal consistency
- **Attention to detail** – pays close attention to the details of a project or course of action
- **Commitment to Excel** – Challenges self and others to exceed standards and achieve extraordinary results. Is not easily deterred when obstacles or delays are encountered.
- **Credit Management** – Understands the basics of credit management and how to write, develop and customise credit policy for a changing environment for lending
- **Information Gathering** – Asks the appropriate questions and gathers necessary information which guarantees that all relevant facts will be considered before a decision is made or an action is initiated.
- **Negotiation** – Explores interests and alternatives to reach results that gain the support and acceptance of all parties. Wins concessions without damaging relationships.

- **Problem Solving** – Understands the factors/forces that shape customer (internal and external) needs (including private and institutional customers), easily comprehends the customer's position and finds innovative and cost effective solutions to problems.

Agreed

Employee:

Manager:

Signed: _____

Signed: _____

Name: _____

Name: _____

Date: _____

Date: _____