

Title	Payouts Consultant	Approval Date	January 2024
Business Unit	Payouts	Location	Levin
Reporting to	Payouts Manager	Direct Report	Nil
		Indirect Report	Nil

Overview of Role

The Payouts Consultant will operate as a member of the Payouts team.

- The primary purpose is to grow the profitability of the Oxford Finance loan portfolio. This is obtained by supporting the lending process with accurate and complete information to ensure the loan application meet compliance and Audit requirements. Workflows are managed and workload are monitored to ensure that a consistent standard of service is achieved and loans are completed accurately.

Company Values

The Payouts Consultant will be expected to operate in line with our company values:

- Do the Right Thing – 100% integrity in everything we do
- One Team – together we are up for it
- Customer driven – putting yourself in the customers shoes
- Passion – an ‘anything is possible’ attitude

Relationships

Internal	External
<ul style="list-style-type: none"> • Group CEO • Chief Operating Officer • Head of Lending & Payouts • Oxford Senior Leadership Team • Lending Managers • Dealer Support Manager • Business Unit Leaders and Managers • Oxford/TAG Payroll and HR • Levin office Branch Manager • Audit & Compliance Team • Oxford BDM/Sales Team 	<ul style="list-style-type: none"> • Dealers • Brokers • Customers • Turners Finance

Key Accountabilities

The role is responsible for the day to day tasks within the Payouts Team including but not limited to:

- Providing the internal and external clients of Oxford Finance with the highest standard of customer service.
- 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
- Ensure loan applications from our Dealers, Broker and individual network are completed within the required time frame to meet our service standards
- Other activities as required by the Payouts Manager
- All loans written and processed should comply with the regulatory and legislative framework within which Oxford Finance operates.

Accountabilities	Performance Measures
Team Responsibilities	
<ul style="list-style-type: none"> • Be a role model for the Oxford Finance Brand within the Business Services and wider Oxford Finance Team and external forums • Provide effective support to the Lenders as a member of the Payouts Team • Actively seek to grow skills and capabilities positively taking on board coaching, training and feedback with Manager and Peers • Take personal responsibility for performance and development plans in setting and achieving goals • Where appropriate document and share specialist skills and expertise to grow overall team capability • Take ownership and personal accountability for resolving issues and promoting a positive team environment 	<ul style="list-style-type: none"> • Positive feedback received from both internal and external stakeholders. • Actively involved with own self-development • Self-managed and displayed through personal behaviours and actions taken during your normal working day both internally through the team environment and externally when represented our branch in public • Progress against KPI's • Demonstrated adherence to the company's legislative requirements and company policy
Results Driven	
<ul style="list-style-type: none"> • Work as part of a positive, supportive team that encourages others to achieve personal and company goals • Performance and behavioural targets are achieved. • Is seen as a positive role model by peers and the wider Oxford Finance Team • Proactively shares skills and expertise • Works as part of a unified team working together to achieve company goals 	<ul style="list-style-type: none"> • Follow up work/tasks completed and worked in a timely manner • Regular feedback from Manager • Daily Reports on tasks completed
Compliance & Risk Management	
<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • Adheres to organizational work policies and procedures • All potential risks escalated to Manager
Operational Performance	
<ul style="list-style-type: none"> • Maintain a strong understanding of the market trends across the business, including the competition for finance and insurance products • Escalate any potential complaints or situations requiring a higher level review as appropriate to the Payouts Manager 	<ul style="list-style-type: none"> • General Feedback • Work towards and achieving set targets/KPI's in all areas • Set daily work tasks completed each day

Accountabilities	Performance Measures
<ul style="list-style-type: none"> Issues are investigated, root causes identified and effective solutions put forward Follow process/training for data integrity to ensure that all customer information is effectively processed through our system Ensure all deadlines are met to ensure effective business operation as required 	<ul style="list-style-type: none"> Making it easy for our customers and dealers to do business with us (face to face, phone & email) Contributes to the team through continuous improvement ideas and suggestions Attend any workplace training
Personal development	
<ul style="list-style-type: none"> Attends relevant training and value adding professional courses and programs in consultation with the manager Is actively involved in discussions around personal development 	<ul style="list-style-type: none"> Targets and plans Individual measurement and monitoring tools Feedback in regular catch-ups/coaching sessions with Manager
Health and Safety	
<ul style="list-style-type: none"> Ensures own safety and the safety of others around Turners businesses Prompts and openly discusses H&S at team meetings 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 	<ul style="list-style-type: none"> Achieve required growth and maintenance of contemporary knowledge, as determined in discussion with, and by the manager Actively leads the team to achieve H&S Objectives Meet standards as determined by the Manager, and/or the Turners H&S Officer
General	
<ul style="list-style-type: none"> Any other duties as and when required to ensure continuity of business Undertake all special assignment work, projects, and all other tasks as requested 	

Qualifications and Experience

Essential

- Computer literacy
- Intermediate Microsoft Office in Outlook, Word and Excel

Preferred

- NCEA Level 1 English and Maths or equivalent

Specific Requirements

- Legal right to work in NZ as defined by Immigration NZ
- Experience in operating in the regulatory and legislative framework within which Oxford Finance operates

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.
- **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

Signed

Name

Date

Manager

Signed

Name

Date