

Join the bank  
with heart.



## SBS Bank

SBS Bank is a member-owned New Zealand bank that's very much at the heart of our communities. With over 150 years of service, we serve our customers and communities right across the country.

Everything we do, every decision we make, is about you, our customers.



# Join the bank with heart.



## A message from our CEO

As CEO, I am excited to share that we are embarking on an ambitious growth journey over the next five years, and we are looking for an exceptional leader to join our bank with heart.

We are a purpose-led organisation and our purpose of 'helping Kiwis find a place to call home' is at our core; it resonates deeply with our team and the communities in which we serve.

Sitting on my Executive Leadership Team, you will be a key player in driving our growth strategy forward; building, scaling and transforming our business as we work to achieve our ambitious goals in retail lending, funding and customer growth.

In this role you will have the opportunity to lead a talented team with direct reports across multiple channels. You will be key in shaping the direction of our retail business and making a significant contribution to our growth.

If you are a passionate, strategic, and purpose-driven leader who is committed to making a difference to the lives of Kiwis, I strongly encourage you to apply for this position.

A handwritten signature in black ink, appearing to read 'Mark McLean'.

**Mark McLean**  
Chief Executive Officer

## Job Description – General Manager Retail

<b>Department:</b>	Executive	<b>Band:</b> 19	<b>Last Update:</b> August 2022
<b>Values:</b>	<p>SBS employees will live and breathe our four values of:</p> <p><b>Own it</b> - Step up "own your actions". Be positive and energetic in everything you do while showing determination and initiative to achieve results and make the right things happen as we look to do better everyday. Be creative and resilient in overcoming challenges and obstacles.</p> <p><b>Do What's Right</b> - Treat fellow team members and our members with integrity, trust and respect and "do what's right" both for SBS and our members. Feedback is communicated constructively with a solutions focus. We help each other develop / grow and contribute to a diverse and vibrant workplace.</p> <p><b>One Team</b> - We work collaboratively to build strong relationships across SBS Group. Work as "one Team" to achieve the optimal result for both our members and/or fellow team members. Support and celebrate team excellence and success whilst recognising the contribution of the individual</p> <p><b>We're with You</b> - We are professional, transparent, and open in building relationships that add value and provide benefit and prosperity to our members and SBS stakeholders.</p>		
<b>Purpose:</b>	<p>To provide overall leadership and planning for multi-channel distribution activities and initiatives including Retail, Rural and Commercial agenda, designed to achieve long-term business and balance sheet growth and profitability.</p> <p>To ensure asset and liability quality and volumes, profit margin, revenue targets, member share of wallet, membership service and retention are maintained at levels targeted in strategic and operating plans.</p> <p>This role is jointly accountable with GM Transformation Officer for achievement of Retail Margin for the Bank.</p> <p>As a member of the Executive Team while clearly responsible for their functional areas of responsibility the incumbent is expected to think and act in the best interests of the SBS Group as a collective first and foremost. For example, contribution to the development and delivery of overall strategy and identification of future SBS Group and Bank tactical initiatives.</p>		
<b>Reporting to:</b>	Group Chief Executive Officer or to any other representative of the Employer designated from time to time by the Employer.		
<b>Staff Reporting to this Position:</b>	Northern Regional Manager, Southern Regional Manager, Virtual Channels Manager, and Business Support Manager (13 Branches, Total Indirect Reports est. 140 team members) (Subject to change as designated by the Employer)		
<b>Key Relationships:</b>	SBS Group Chief Executive and Board, SBS and Subsidiary Executive, SBS Support Team Managers and team members.		
<b>Delegated Authority:</b>	Delegated authority is in accordance with SBS policy, including delegated lending authority and expenditure policy.		
<b>Key Result Areas:</b>	The key result areas for the General Manager Retail include the following:		

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**Living SBS Values**

- Champion SBS Values and Behaviours by acting as an ambassador for our organisation, you model our agreed values, your actions promote and advocate adherence to our values.
- SBS is unique in that we are a mutual bank, we are owned by our Members, this uniqueness guides our actions and decisions and has created a familial culture which supports and encourages our people to always act in the best interests of our Members.

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**Strategic Input**

- Shares responsibility for the formulation and implementation of the SBS strategic plan by active participation as an executive team member in strategy planning forums.
- Responsible for delivery of tactical and strategic initiatives to advance the SBS vision
- Contributor to defining and/or redefining our vision and purpose ensuring strategic initiatives are aligned to and support the achievement of such.
- Responsible for delivery of tactical and strategic initiatives to advance the SBS vision through oversight and delivery of all channel strategies.
- Contributes to overall development of Distribution Strategy, executes, and translates relevant aspects thereof, for Member Experience in accordance with the overall SBS Strategic Plan working effectively with other members of the senior management team.
- Directs the formulation and implementation of approved business plans, operating plans, budgets and capital expenditure requests in line with SBS strategic goals and objectives for Member Experience Distribution Strategy and its constituent parts.
- Ensures that the Member Experience strategic plan is in line with current and future market opportunities, operational capabilities and industry trends in conjunction with performance goals established by the Group CE.
- Aligns key stakeholders across the business to ensure engagement and commitment to the SBS Group, Bank and Member Experience strategic vision, business plans and tactical initiatives.
- Designs and implements structured performance monitoring measures in respect of technology, people and process delivery to ensure alignment of operations with SBS strategy and seamless integration with other areas of SBS.

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**People/Team**

- Responsible for the provision of a challenging and stimulating environment for Member Experience management and their teams, primarily through delivering quality leadership to the Leadership Team and their team leaders and empowering them with the skills, tools and resources to achieve their respective objectives.
- Leads and inspires a coaching culture.
- Prepares an annual personal development plan for the Member Experience team to ensure training and development needs are appropriately identified and a mutually agreed plan for individual team members is progressed.
- Establishes a collaborative culture across the Member Experience area and the wider organisation that promotes intra- and inter- departmental engagement and support along with increasing the understanding of competing priorities that command resources and energy.
- Monitors and influences performance, meeting regularly with direct reports and the wider Member Experience teams to discuss progress and addressing barriers to performance success in order to achieve desired outcomes.
- Primarily responsible for senior Member Experience manager recruitment, internal promotion through the Member Experience network and management of performance reviews and training plans. Identifies career path opportunities for team members within and outside the Member Experience lines of business.

- Ensures staffing and recruiting strategy and effort is aligned with the growth strategy of SBS.
- Overall responsibility for identifying and developing talent.
- Drives growth and a relationship culture throughout the Member Experience network ensuring that mechanisms such as the Con<sup>2</sup>ect Model Training and Coaching are monitored for effectiveness and sustainability. Leverages Con<sup>2</sup>ect Model to drive growth and relationship building performance management.
- Ensures a high level of service is delivered to members through the development and training of efficient, motivated, engaged and well-informed team members, and the development and monitoring of service standards.
- Chairs the weekly/monthly/quarterly Member Experience Managers' forum.
- Manages the integration of subsidiary team members into the Member Experience network developing and performance managing service level agreements with subsidiaries that ensure SBS organisational culture, policies and practises are not compromised by the presence of in-branch subsidiary third party representatives or their activities.

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#### **Member/Market**

- Primarily responsible for achieving the Member Experience (Branch, Rural & Commercial, Member Distribution Channels) performance targets including growth in funding, lending, product sales, fee income, member numbers and overall operating surpluses.
- Works in partnership with key stakeholders to develop and execute SBS's multi-channel distribution model to ensure optimal return of channel investment. SBS multi-channel includes Rural & Commercial, Branch, Mobile, Direct Banking and Member Contact Centre fulfilment. Identifying and developing the requirements of each channel's operations in respect of, people, processes and performance objectives along with directing managers and teams to ensure quality delivery of requirements.
- Identifies, researches, formulates and implements approved banking opportunities that are congruent with SBS strategic direction and contribute to growth and profitability, in particular the development of enhanced and sustainable growth across all indices and markets.
- Directs the formulation and implementation of approved business plans, operating plans, budgets and capital expenditure requests in line with SBS strategic goals and objectives for the Distribution Channels and its constituent parts.
- Contributes to the achievement of increased market acceptance and penetration through the development and maintenance of SBS's strategic growth effort in conjunction with the annual marketing plans and budgets.
- Supports the business development efforts of team members through meeting with local business professionals, key clients and suppliers to gauge SBS profile and feedback on any issues, speaking at member functions and responding to member correspondence as necessary.
- Primarily responsible for ensuring the formulation and delivery of superior member service by the Member Experience network, ensuring that members experience the SBS story, and that products and services are delivered to meet our members' needs.

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#### **Services & Operations**

- Jointly accountable with Chief Transformation Officer for growth in Bank balance sheet and retail margin.
  - Jointly accountable with Chief Transformation Officer for growth in lending portfolio including residential mortgage portfolio, commercial lending portfolio, agribusiness lending portfolio and personal lending.
  - Jointly accountable with Chief Transformation Officer for growth in funding portfolio, cards, transactional banking and insurance portfolio.
  - Sits on a range of internal committees including ALCO - the Committee responsible for pricing products and services available in the market to ensure SBS retains its competitive position.
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- In conjunction with the Chief Transformation Officer and/or other Executive colleagues as appropriate, responsible for developing strategies and implementing initiatives around membership benefits, and distribution channels to drive growth in member share of wallet.
- Responsible for ensuring the smooth transition of the expanded product offerings delivered by subsidiaries into the Member Experience network, working alongside the Executive of SBS's subsidiaries to ensure products complement existing SBS core product suite and gain acceptance from team members.
- Ensures right mix and balance across Member Experience including external, e.g., Brokers and out of area direct lending.

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**Financial Strength & Risk Management**

- Ensures all operational audits meet the standards set by the SBS Audit and Risk Committee and other operating standards.
- Primarily responsible for development strategies in conjunction with senior banking leaders that increase compliance with policies and reduce errors, including compliance reporting and analyses, accompanied by interpretation and recommendations for action if required.
- Ensures Member Experience team members, meet legislative and SBS Policy requirements in their day-to-day operations, including compliance with all relevant Acts while also ensuring that industry bench mark standards for team members security are maintained.
- Primarily responsible for the development, implementation and performance of Member Experience network team members in respect of lending and banking policies and practises.
- Responsible for ensuring familiarity with and adherence to SBS policy and procedures throughout Member Experience.
- Monitors Member Experience overhead and capital expenses to ensure achievement of cost efficiency and acting to correct any adverse variances.

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**Health and Safety**

- Fulfils their obligations under the Health and Safety at Work Act 2015 by complying with the company's health and safety policies and procedures.
- Takes reasonable care to look after their own health and safety, fitness for work, and the health and safety of others, including members.
- Ensures that no action or inaction on their part results in injury or illness to either themselves or to others.
- Identifies and notifies all hazards.
- Reports all accidents, incidents, near misses and hazards to their Manager, or another person in charge immediately.
- Attends and actively participates in health and safety discussions and training.
- Effectively uses personal protective equipment and clothing supplied for all work that requires it.

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**General**

- Contributes to the flow of information by conducting regular team meetings to ensure team members are updated on relevant objectives/issues within SBS and externally, submitting formal monthly reports, attending management and other meetings, and through other regular formal and informal communications.
  - Ensures compliance with all SBS policies and processes.
  - Prepares reports and undertakes projects and research as requested by the Group Chief Executive Officer.
  - Performs other such roles and duties as may be reasonably required by the Group Chief Executive Officer or to any other representative of the Employer designated from time to time by the Employer.
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Initials \_\_\_\_\_