

Position Description (PD)



Title	Credit Lead
Contracted hours per week	23 hours
Position Grade	Grade 5 – Annualised Salary as set out in the Enterprise Agreement
Terms and Conditions	Goulburn Murray Credit Union Enterprise Agreement 2022
Location	Hybrid
Reporting to	Head of Credit

About Us

GMCU is a regional member-owned credit union based in the Goulburn Valley, with its main office located in Shepparton, Victoria. GMCU is for purpose, not profit. We are here to make life better for our members and communities that aims to “Unleash Your Possible” and helping them realise their dreams. We are here to serve them, to genuinely get to know them and seek to support them with financial services and products that meet their needs.

Our Purpose

Strategic Vision and Priorities

The “Strategy House” highlights our purpose, vision, goals and priorities.



Our Values



Position Description (PD)



Position Purpose

The Credit Lead plays a key part in the day-to-day operations of the credit team. This role supports the Head of Credit in the development of sound credit management policies, maintenance of GMCU's credit-related procedures, review and approval of escalated loan applications, day-to-day management of arrears and delinquency activity across the organisation and includes coaching and mentoring of employees in the application of GMCU's credit-related policies and procedures.

Key Responsibilities, Activities and Duties

Accountability	Details
Service delivery	<ul style="list-style-type: none"> • Ensure that operational procedures relevant to credit approvals and management (including arrears management) are in place, compliant and adhered to, and recommending or making changes to these procedures as appropriate. • Provide advice, coaching and mentoring to new and existing lending employees regarding the end-to-end lending process and application of GMCU's credit-related policy and procedures. • Support the identification, development and delivery of learning and development activities for lending staff relating to credit approvals and management. • Support communications with lending teams regarding changes to operational procedures relevant to credit approvals and management. • Review and assess loan applications escalated by lending employees within delegated limits and in accordance with policy and procedure. • Monitor and report on arrears and delinquencies to the ALCO and other relevant forums where required. • Support member service employees to manage arrears and delinquencies to remain within credit risk thresholds and in accordance with policy and procedure. • Support the management of arrears and delinquencies to remain within credit risk thresholds where required. • Complete first-line monitoring activities to ensure the accuracy and compliance of lending decisions made on the frontline (e.g. hindsight reviews). • Act as a contact point for GMCU's credit-related suppliers, for example conveyancers, valuers and solicitors. • Support the development of recommendations regarding changes to the design and distribution of GMCU's products and services (including payments systems) as part of the senior management projects steering committee). • Participate in both functional and business-wide projects as required. • Engaging with external collections agencies for delinquent file referral. • At times completing administrative work to support the broker team • Reviewing lending proposals & lending scenarios, ensuring these meet GMCU's risk appetite.
Relationship Management	<ul style="list-style-type: none"> • Build strong and genuine relationships with key stakeholders and work collaboratively to drive a 'one team' approach ensuring support and service delivery and achieving member and business needs. • Lead, coach and develop the team and other teams within GMCU where identified. • Maintain effective relationships with members, colleagues, and suppliers to achieve desired GMCU outcomes. • Continually drive a positive team and organisational culture by actively engaging and motivating the team and supporting or leading key changes that may be identified through engagement surveys. • Actively participate in team forums and working groups. • Actively engaging with the broker team to ensure discussions held with brokers are within the GMCU risk appetite.

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Administration and documentation	<ul style="list-style-type: none">• Ensure that all documentation is accurate, compliant, and completed in a timely manner.• Ensure all financial services provided comply with all pertinent regulations, legislation and/or licenses.• Provide and present regular reports as required.
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Quality, Safety, Risk and Improvement

- Demonstrate initiative and a solution focused approach to problem solving.
- Participate in Work Health & Safety activities to ensure a safe work environment for members, the community, employees and visitors.
- Comply with all applicable policies and procedures.
- Maintain confidentiality on all issues relating to the organisation, members and colleagues.
- Satisfactorily complete all mandatory training requirements.
- Demonstrate understanding of all policies and procedures relating to the position.
- Actively identify and escalate opportunities for improvement where appropriate.
- Demonstrate understanding of risk management, including risk assessments, identify and categorise risks and impact, implement control and mitigation procedures, monitoring and reporting and escalation processes as appropriate.

General Requirements

- Lead by example, being aware of and acting in accordance with GMCU's Code of Conduct and values.
- Positively promote GMCU both personally and professionally.
- Develop and maintain collaborative relationships with all GMCU team members to achieve service delivery excellence.
- Resolve any workplace conflict in a professional manner and through correct organisational processes.
- Maintain a flexible approach to the hours of duty.
- Continually develop both personally and professionally as required to meet the changing needs of the position, organisation and industry.
- Actively participate in the appraisal process.

Other Position Requirements

Statements included in this position description are intended to reflect in general the duties and responsibilities of the position. It is not intended to be an exhaustive list of responsibilities, duties and skills required. GMCU may require other duties to be undertaken as directed or required/delegated from time-to-time.

GMCU may alter the duties of this position description if and when the need arises. Any such changes will be made in consultation with the affected employee(s).

Key Requirements

Essential

- Demonstrated commitment to GMCU's values of Integrity, Responsible, Progressive and Excellence
- Existing ASIC Tier 2 Certificate, or ability to gain certificate within three months of appointment.
- Extensive knowledge of the regulatory environment as it relates to the provision of credit within the credit union context.
- Strong leadership skills with the ability to drive individual and team development including employee engagement, mentoring, coaching, capability uplift and continuous improvement.
- High level of attention to detail.
- Demonstrated commitment to the delivery of efficient high quality member services.
- High level interpersonal, verbal and written communication skills
- Demonstrated ability to exercise initiative, judgement and discretion.
- Advanced computer literacy
- The ability to successfully meet GMCU's pre-employment screening requirements.

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Desirable

- Certificate IV in Finance and Broker Management
- Previous experience with insurance products (General and CCI) together with a working knowledge of related regulations, legislation, and licences.

Reviewed By	Chief Sales & Service Officer
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