

Position	Title:	No.:	Reports to:	Title:	No.:
	Lending Support Officer	HSF184		Team Leader Lending Support	HSF186
Business Unit:	Direct Channel		Division:	Customers & Origination	

Organisational Overview:

At HomeStart we believe that affordable home ownership is essential to the health, wellbeing and ongoing sustainability of our communities. HomeStart’s role, within the framework of government policy, is to provide leadership and innovation in the housing finance sector by enabling more South Australians to fulfil their home ownership dreams. We do this through the provision of innovative housing finance solutions. More importantly, we do this through our core strength – our people.

Position Purpose:

The Lending Support Officer is responsible for providing customers with relevant, accurate and up-to-date information to answer new home loan enquiries and determine if they are ready to be referred to a Home Loan Specialist. In addition, the Lending Support Officer supports the customer, Home Loan Specialists and Brokers through the application lifecycle through to settlement and completes general administrative duties to support daily operational needs. Customer interactions are over the phone, online or face to face.

Positions reporting to this position:

- Nil

Other significant working relationships:

Internal: Direct Channel Team, Credit Management Team, Marketing & Communications Team, Customer Operations Team, Broker Channel Team.
 External: HomeStart Customers, Brokers, External Service Providers & Government Organisations.

Primary Outcomes & Accountabilities

Key Results Areas

Performance Measures

<p>Operational Responsibilities</p>	<ul style="list-style-type: none"> • Aim to create more homeowners by choosing empathy, education and empowering customers to achieve their dream. • Attend to all incoming calls and provide customers with accurate and appropriate Home Loan information, including new and refinancing enquiries. • With a one call resolution-based approach, provide helpful, knowledgeable, and empathetic lending conversations with timely follow up. • Make an initial assessment of customers' home loan eligibility according to specified guidelines and related lending legal requirements. Research required information using available resources. • Refer suitable customers to the Home Loan Specialists. • Assist customers and brokers throughout the home loan application process by either resolving their queries or referring them to the most appropriate person. • Accurately and concisely complete call notes and other required records. • All documentation to be appropriately imaged and stored as per HSF policy and procedures; electronic document transfer compliant with IS Policy (security). • Assist Home Loan Specialists with administration work required to progress loans to submission/settlement stages including obtaining necessary information from customers, scanning/ uploading documents to originations system, coordinating customer meetings with Home Loan Specialists, diarising and following up on other customer related tasks as required. • Act as first point of contact for all walk-in customers, contractors, visitors as required at each location including management of the electronic visitor register. Gather all relevant information to resolve or refer on as required. • Attend to various administrative / housekeeping duties related to branch operations, facilities management and reception as required. • Meet all KPI's and Service Delivery Standards as determined by the business.
<p>External Stakeholder Relations</p>	<ul style="list-style-type: none"> • Create and maintain conditions for effective relations with relevant external organizations, brokers, government agencies, customers and vendors where appropriate. • Respond to stakeholder queries in a prompt and courteous manner.
<p>Corporate Responsibilities</p>	<ul style="list-style-type: none"> • Work in accordance with the Code of Ethics for South Australian Public Sector, and legislative requirements including but not limited to: <ul style="list-style-type: none"> ○ Work Health and Safety Act 2012 (SA) and when relevant WHS Defined Officers must meet due diligence requirements. ○ Equal Employment Opportunities (including prevention of bullying, harassment and intimidation). ○ Disability Discrimination. ○ Independent Commissioner Against Corruption Act 2012 (SA) ○ Relevant Awards, Enterprise Agreements, Public Sector Act 2009, ○ Relevant Australian Standards. ○ Duty to maintain confidentiality. ○ Smoke Free Workplace. • Applying the principles of the HomeStart's Risk Management Policy and Practices.

- Ensure own and team compliance to HomeStart’s financial policies and procedures.
- Ensure that all legal responsibilities attached to this role as noted in the Compliance Register are discharged, are properly recorded in the Risk Management System (RMS) and any breaches of these requirements are recorded as incidents in the RMS.
- Understand and follow workplace safety initiatives and procedures, identify hazards and contribute to a safe working environment.

Values Profile

Opportunity	<i>We provide belief, hope and possibility for others. We want to empower people with opportunities and solutions, then let them get on with it!</i>
Determination	<i>We are motivated by the hopes, dreams and ambitions we can help fulfil, and the stories of those we’ve helped succeed already. We are relentless in finding a way forward and will never give up.</i>
Openness	<i>We are open, inclusive and accepting of others’ perspectives. Our conversations are honest and transparent. We choose understanding and empathy. We welcome new ideas and diversity in thought.</i>
Simplicity	<i>We’re always looking to make things easier. We speak in simple terms and seek to help others’ understanding. We try to simplify our work at every step.</i>

Other Requirements

Essential Criteria

- Minimum of 2 years’ experience in similar customer service role/s.
- Strong working knowledge of mortgage lending/home loan processes and requirements.
- Team player with a solutions-based approach.
- Active listening skills with an ability to empathise and connect with our target market.
- Experience in interpreting and applying relevant information and policies to customer scenarios.
- Knowledge and understanding of relevant legislation.
- Strong verbal, written and numerical skills; computer literate and able to use Microsoft Office products.

Desirable Criteria

- Certificate IV in Finance & Mortgage Broking.

Special Conditions

- Work as part of a roster to ensure continuous service during opening hours 8.30am – 5.30pm, Monday-Friday.
- National Criminal History Record Check (Police Check) on commencement.
- Must undertake 20 hours per calendar year of continuing professional development relevant to the role.
- HomeStart Finance Lending Accreditation (within 3 months of commencement).
- May be required to act in higher level positions, or assume additional accountability, as and when required.
- Flexibility in working across business units as required.
- May be required to work reasonable overtime with notice.
- Some out of hours, weekend work and intrastate/interstate travel may be required.