

Position Description

Position Title:	Agri Lending Specialist
Reports to:	Agri Lending Manager
Division:	Program Delivery
Location:	Orange, NSW or remote working location
Employment Status:	Permanent
Hours:	Full Time, 36.75 hours/week
Salary Band:	RSL 6
Citizenship:	Permanent Right to Work in Australia

About us

RIC (Regional Investment Corporation) is an Australian Government finance provider for farmers and farm-related small businesses. We were established under the *Regional Investment Corporation Act 2018* (RIC Act) to provide low-cost loans to strengthen Australian agriculture and grow thriving regional communities.

RIC farm loans support our customers to prepare, manage through and recover from drought, natural disasters or biosecurity risks causing severe financial disruption. We help accelerate plans for first-generation farmers and next-generation farmers.

Our culture & people

Our people have vision and are empowered to build a leading Australian Government agency known for its contemporary service, expertise, and integrity. They are committed, innovative and their achievements are celebrated. They are as diverse as the work they do. RIC has a vibrant culture which is based on the following Culture Statements:



Be bold, act
with purpose



We are down
to earth



We embrace
difference and
act as one

Our customers

We aim to deliver a first-class customer experience by partnering with our customers from the beginning of their journey with us. We respect the time of our customers by being transparent with them about the loan process, keeping things simple and understanding their needs.

Put simply, our customer experience principles are:



- Respect my time
- Simple and Seamless
- Partner with me
- Understand me

About the job

As an Agri Lending Specialist you will be responsible for processing RIC loan applications, annual reviews, loan variations and appealed decisions throughout the full process, including the applicant interview, the loan assessment and loan settlement. You will be part of a team proficient in the assessment and review of loan applications focused on delivering high-quality customer service and achieving the right outcomes. Key to success in this role will be delivering exceptional customer experience in a timely manner when working with applicants throughout the loan application and settlement process.

You will be responsible for:

- Undertaking comprehensive loan assessments, annual reviews and loan variations in line with lending policies and program guidelines, within required timeframes
- Reviewing and analysing customer information to support loan assessments, annual reviews and loan variations
- Adopting first time right principles, ensuring regulatory requirements are met, alongside RIC's policies and procedures
- Providing accurate and timely information to applicants as to status, conditions, and/or variations on applications, and resolve issues including customer complaints
- Making calls to applicants, completing customer interviews, and advising applicants of loan decision outcomes
- Achieving key performance indicators
- Other duties as required

About you

Job capabilities

To be successful in this role, you are required to have the essential attributes of a recognised leader:

- Ability to apply judgement, knowledge and limited discretion in interpreting and applying credit related policy, instructions, guidelines, and procedures
- Strong customer service focus
- Strong analytical capabilities
- Strong verbal and written communication skills
- Ability to interpret and present financial information to a target audience in an appropriate format
- High attention to detail
- Ability to develop and foster strong working relationships with all key stakeholders
- Strong customer centric focus with a positive team player attitude

Knowledge and experience

To deliver a first-class customer experience, you will have:

- Experience in the assessment and origination of agribusiness loans (essential)
- A sound understanding of commercial and agri-banking risk principals and interpretation of lending policies and procedures

Qualifications

Relevant qualifications in finance, banking or accounting will be highly regarded

Eligibility/other requirements

You will be required to undergo pre-employment screening including:

- National Police History Check
- AML/CTF
- Politically Exposed Person (PEP)
- Baseline Australian Government Security Vetting or above or a willingness to undertake a security vetting process