

# Job Description - Manager Secured Lending Operations

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## Purpose

The Manager Secured Lending Operations is a critical role within the Secured Lending Department. The role has the following core functions:

1. Leadership and Operations Management
  - Lead the Secured Lending team Administration & Compliance staff to establish and maintain operational excellence, effectively collaborate with Relationship Managers, and align with business objectives.
  - Oversee compliance, administrative processes, and the timely, accurate preparation of loan documentation and security instruments.
2. Risk and Compliance Oversight
  - Manage loan drawdowns, customer due diligence, onboarding, and compliance reviews, including monitoring arrears, covenants, and regulatory requirements.
  - Ensure proper filing and maintenance of documentation while adhering to internal and external compliance standards.
3. Stakeholder and Process Coordination
  - Foster strong relationships with external stakeholders (e.g., government agencies, valuers) and internal teams.
  - Maintain and report on critical registers and support the implementation of business initiatives like incentive schemes

## Role Dimensions

- Reports to: Head of Secured Lending Operations
- Department: Distribution & Operations (Secured Lending)
- Job Level: M2 - Frontline Manager
- Location: Head Office, Port Moresby
- Direct Reports: Three (3)

## Person Specifications

- A university degree in a relevant discipline is preferred.
- Relevant competency across secured lending including property and asset finance is preferred.

## Core Competencies

- Professional attitude and presentation with strong integrity.
- Superior written skills with an emphasis on operational processes, change proposals, and reporting.
- Persuasive verbal communication skills and the ability to develop genuine relationships both internally and externally.
- Strong analytical skills and attention to detail.
- Action orientated, possesses a "can do" work ethic, and a customer first focus.
- Sound planning and organisation skills, possesses a "get it right first time" mindset.

- Operational management experience of a similar sized business unit.
- Flexibility to balance and meet operational demands including working outside core hours as required.
- Sound awareness of risk and compliance obligations and an ability to establish and deliver to remediation plans.
- Competent in operational management software and Microsoft Office Suite.

### Leadership Competencies

- Ability to lead and motivate direct reports to achieve desired outcomes.
- Motivating and influencing others that are not direct reports, managing upwards as necessary.
- Priority setting and delegation as appropriate.
- Ability to facilitate training and upskilling of other staff including leading change initiatives and implementing efficient workplace procedures.

## Role Specific Areas of Responsibility

<p>Strategy</p>	<ul style="list-style-type: none"> <li>• Support the Chief Operating Officer (COO) and Head of Secured Lending Operations (HoSLO) to develop and implement an appropriate Secured Lending strategy in support of FinCorp's overall strategy and goals.</li> <li>• Provide input and support from a Secured Lending perspective for projects occurring across FinCorp.</li> <li>• Assist as required to support major change programs and strategic projects to a high quality e.g. SME, UAT etc.</li> </ul>
<p>Secured Lending Operations</p>	<ul style="list-style-type: none"> <li>• Manage and lead direct reports and work with Relationship Managers (SRMs, RMs, and ARMs) to ensure high standards of operations are maintained to meet customer needs and business objectives.</li> <li>• Maintain awareness of relevant market developments and competitor practices, seeking to identify opportunities to enhance processes and outcomes consistent with industry best practice.</li> <li>• Foster relationships with key service providers, including government departments (e.g. Lands Department), valuers, and other stakeholders.</li> <li>• Support the sales force to develop and maintain strong customer relationships.</li> <li>• Communicate with stakeholders and customers as appropriate in a timely and effective manner.</li> <li>• Ensure all loan documentation, including Letters of Offer, Loan Agreements, security instruments, and variation letters, are completed accurately and to a professional standard, in a timely manner, and in accordance with delegated approvals e.g. Credit Memorandums (CMs), Credit Assessment Summaries (CASs), and Diary Notes (DNs).</li> </ul>

	<ul style="list-style-type: none"> <li>• Manage the loan drawdown process with high standards of accuracy, ensuring all loan conditions and internal processes are satisfied prior to funds release.</li> <li>• Ensure the timely and complete registration of security interests is achieved with identified deficiencies remediated promptly.</li> <li>• Oversee customer due diligence, onboarding, and reviews of Politically Exposed Persons (PEPs).</li> <li>• Ensure proper compilation, completeness and accuracy of customer files and security documentation for all Secured Lending customers. Drive remediation of identified deficiencies including escalation as appropriate.</li> <li>• Review and maintain specified registers e.g. Annual Review Register, Condition and Covenant Monitoring Register etc, and coordinate with Relationship Managers to obtain required status and information updates.</li> <li>• Ensure accurate input and maintenance of loan and customer details in FinCorp's systems throughout the loan lifecycle.</li> <li>• Maintain and report on arrears data. Undertake and support staff with Credit Solutions interactions and direct customer contact.</li> <li>• Undertake other administrative functions to support effective business operations e.g. incentive scheme calculations and approvals.</li> </ul>
Reporting & Analysis	<ul style="list-style-type: none"> <li>• Leverage data to continuously monitor and analyse business unit performance, identify opportunities to enhance processes and outcomes.</li> <li>• Provide monthly reporting and commentary on Secured Lending performance and key trends.</li> <li>• Provide required inputs as required to other reports e.g. Credit Risk, Operational Risk reporting etc.</li> <li>• Identify and implement system and process improvements to ensure accurate data is available to support high quality analysis.</li> </ul>
Risk & Compliance	<ul style="list-style-type: none"> <li>• Support and facilitate a culture of risk awareness, ownership, accountability, and control.</li> <li>• Ensure the maintenance of sound internal controls to minimize operational failures and fraudulent transactions.</li> <li>• Respond to operational failures and instances of fraud in a timely and effective manner.</li> <li>• Contribute to the timely and effective management of customer remediation events e.g. complaints.</li> <li>• Support Internal Audit and Risk &amp; Compliance with any audit or assurance reviews or activities. Undertake remediation consistent with agreed findings and Management acceptance.</li> </ul>
Leadership & People Development	<ul style="list-style-type: none"> <li>• Lead and inspire direct reports and the broader Secured Lending team to achieve operational excellence, satisfy Service Level Agreements (SLAs), and exceed customer service expectations.</li> <li>• Share experiences, knowledge, and capabilities to enhance and develop the Secured Lending team and wider Fincorp staff.</li> <li>• Work with direct reports to develop their capabilities and knowledge.</li> <li>• As a subject matter expert, create and develop relevant training modules (in conjunction with the Learning &amp; Development team as appropriate). Facilitate training and skill development activities as required.</li> </ul>