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ACCOUNTABILITY STATEMENT & POSITION PERFORMANCE PROFILE

<i>Position</i>	<i>Chief Financial Officer</i>
<i>Employment Status</i>	<i>Full Time</i>
<i>Reporting Lines</i>	<i>Chief Executive Officer</i>
<i>Location</i>	<i>Head Office</i>
<i>Date prepared</i>	<i>March 2024</i>
<i>Prepared for: (Recipient's Name)</i>	<i>Vacancy</i>
<i>Receipt acknowledged by:</i>	<i>Signature</i>
<i>Date acknowledged:</i>	

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Attachment 1

Accountability Statement – Chief Financial Officer

In undertaking the role of Chief Financial Officer for Police Credit Union (PCU), you are an accountable person as defined by APRA. As such, you have an obligation to conduct the responsibilities of your position as an accountable person:

- (a) by acting with honesty and integrity, and with due skill, care and diligence; and
- (b) by dealing with APRA in an open, constructive and cooperative way; and
- (c) by taking reasonable steps in conducting those responsibilities to prevent matters from arising that would adversely affect the prudential standing or prudential reputation of PCU.

Reporting to the Chief Executive Officer, the Chief Financial Officer has senior executive responsibility for the overall management of Police Credit Union’s Financial resources.

The primary responsibilities of the Chief Financial Officer are:

- Financial, administrative processes of the credit union are sound to ensure financial and other reporting is in line with the financial and regulatory framework of the credit union
- The treasury and asset and liability functions are in place to manage liquidity and funding risks
- Budgetary and funding plans are prepared and implemented in accordance with strategy
- Ensure regulatory returns are prepared and submitted in accordance with regulatory standard and are in agreement with financial records
- Promote a positive culture of risk management and compliance
- Ensure that the Business Continuity aspects of the above areas
- Chair of the Asset and Liability Risk Management Committee whose role, amongst other responsibilities, includes:
 - monitoring and managing Interest Rate, Liquidity and Capital Risk
 - Maintenance of controls, policies, systems, procedures and adherence to limits as set by the Board in accordance with Statutory requirements; and
- Member of the Credit Risk Committee and Product and Pricing Committee
- Management representative of the Board Audit Committee

Management of financial resources				
	Area of responsibility	Description of responsibility (section 37FA(1)(b) of the Act)	Joint (Y/N)	Responsibility achieved by
1	Capital management, including ICAAP and capital instruments	The Accountable Person is responsible for maintaining and developing Police Credit Union's ICAAP, including capital plans, supporting models and management of capital.	N	<ol style="list-style-type: none"> 1. Compiling the Annual Internally Assessed Capital 2. Preparing the FY capital plan, based on P&L budget and planned utilisation of capital for growth 3. Presenting Capital Plan to Directors and Management at Annual Strategic planning conference in May of each FY 4. Embedding Capital Plan into resulting annual budgets
2	Liquidity and funding operations	<p>The Accountable Person is responsible for:</p> <ul style="list-style-type: none"> ➤ developing and maintaining policies, procedures and documentation to govern market risk, liquidity risk and related party dealings in line with regulatory requirements (including BEAR) and best practice; ➤ providing leadership, direction and management of the finance and accounting team; ➤ managing the financial resources of Police Credit Union to ensure adequate cash flow to meet Police Credit Union's needs; ➤ monitoring the banking activities of the organization 	N	<ol style="list-style-type: none"> 1. Developed and maintained Policies 2703: Liquidity, 2704 Interest Rate Risk. These are reviewed annually based on changed regulation circumstances and the environment 2. PCU's related parties dealing are basic Directors, Management and Self Securitisation Trust 3. Finance and Accounting Team is stable and uses well documented systems that can cater for changes to team composition 4. Financial resources reviewed daily and a forecast of two weeks is reviewed. Long term growth is monitored by level of loan applications 5. Banking activities monitored daily and reviewed and reported internally
3	Liquidity and funding risk appetite, frameworks, policies and reporting	<p>The Accountable Person is responsible for:</p> <ul style="list-style-type: none"> ➤ developing and maintaining internal controls to monitor liquidity and funding limits of Police Credit Union to ensure it is maintained within appropriate limits according to the risk appetite of Police Credit Union; ➤ reporting to the CEO where liquidity and funding is at risk of being outside of risk appetite; ➤ managing interest rate and liquidity transfer pricing. 	N	<ol style="list-style-type: none"> 1. Review of liquidity balances daily 2. Reviewed actual positions compared prior day forecast position 3. Daily email of liquidity and comment made when outside range 4. Gap table and developed each month, changes month on month reviewed 5. IRR indicators reviewed in order of importance EaR, Book Sensitivity and VaR

Management of financial resources				
	Area of responsibility	Description of responsibility (section 37FA(1)(b) of the Act)	Joint (Y/N)	Responsibility achieved by
4	Funding Plan and contingency funding plan	<p>The Accountable Person is responsible for</p> <ul style="list-style-type: none"> ➤ monitoring Police Credit Union's funding levels to ensure the adequacy of ongoing funding, whilst managing balance sheet and relevant positions within risk appetite and agreed Budget; ➤ assisting the CEO in identifying new funding opportunities. 	N	<ol style="list-style-type: none"> 1. Police Credit Unions core funding is retail deposits (there is no issuance of Short Term or LT Debt instruments that would increase refinance rollover risk) 2. Structure of deposit book reconciled and provided to product and pricing team for review and analysis 3. Where larger non-member deposits are taken there is close monitoring of the extent of these to avoiding clustering of maturities
5	Financial reporting and accounting	<p>The Accountable Person is responsible for delivering internal and external financial reporting including:</p> <ul style="list-style-type: none"> ➤ designing and implementing financial systems, frameworks and policies for accounting, financial management and reporting; ➤ preparing and reviewing all fiscal reporting activities, including balance sheet reports, income statements, cash flow projections; ➤ preparing financial reporting in such a manner that it ensures financial integrity and accuracy is maintained; ➤ providing strategic recommendations to the CEO and other members of the executive management team, including as to long-term business and financial planning; ➤ challenging and reporting on Police Credit Union's financial performance. 	N	<ol style="list-style-type: none"> 1. The standard finance report is provided in section 5 to Exec Committee and Board that includes monthly balance sheet income statements, funding projections 2. Income statement forecast is presented once there is evidence of divergence from annual budget 3. Capital ratio is presented with detail of capital utilisation over the month and comparatives to prior month 4. Financial results are compares to Industry and commentary provided for Executive and Board challenge
6	Financial Regulatory reporting	<p>The Accountable Person is responsible for:</p> <ul style="list-style-type: none"> ➤ directing and controlling all accounting standards and practices in order to fulfil financial regulatory and audit obligations; ➤ designing and implementing financial systems, frameworks and policies for regulatory reporting; ➤ preparing and submitting financial reports to relevant Regulators and 	N	<ol style="list-style-type: none"> 1. Review of Accounting Standards quarterly and reporting to Board Audit Committee 2. Well-developed data extracts with in-built checks and balances to ensure integrity of financial data for reporting is maintained utilised for reporting 3. Month-to-month comparative analytical reviews to ensure differences in reporting highlighted.

Management of financial resources				
	Area of responsibility	Description of responsibility (section 37FA(1)(b) of the Act)	Joint (Y/N)	Responsibility achieved by
		ensuring compliance at all levels of Police Credit Union, including meeting legislative, regulatory rules, standards and prudential requirements.		<ol style="list-style-type: none"> 4. Comparisons to budgets and Risk Appetite Settings are made monthly 5. Non-financial data is subject to review as by nature there are no embedded balancing and contra controls as with financial data
7	Market risk management, including interest rate risk	The Accountable Person is responsible for developing strategies to manage and/or mitigate interest rate risk within Board approved risk appetite, ensuring that the balance sheet and other financial measures of Police Credit Union are within Board approved policies.	N	<ol style="list-style-type: none"> 1. Loan, HQLA and deposit book is analysed monthly and placed into repricing gaps 2. Detailed high level reports have been developed and reported monthly. Month-to-month reporting trends are presented to reflect the underlying IRR 3. Interest Rate swaps are implemented where appropriate based on Gap table
8	Financial planning, forecasting and budgeting	<p>The Accountable Person is responsible for:</p> <ul style="list-style-type: none"> ➤ monitoring the processes for financial forecasting and budgets, including the delivery of all financial reporting; ➤ implementing strategies for balance sheet management; ➤ developing the operating budget and providing to the CEO and Executive Management; ➤ develop and challenge the financial plan for each other business unit in Police Credit Union; ➤ monitoring and reporting on Police Credit Union's financial performance against the business plan and annual budget. 	N	Monthly reporting section 5 of Executive and Board papers covers these items
9	Investments spending and capital deployment	<p>The Accountable Person is responsible for:</p> <ul style="list-style-type: none"> ➤ capital management (refer above Capital management, including ICAAP and capital instruments); ➤ the investment of Police Credit Union's HQLA portfolio; and 	N	<ol style="list-style-type: none"> 1. Capital Expenditure comprises minor part of capital impost is incorporated in financial budgeting 2. Investment of HQLA is focused on High Quality and therefore liquid counters in terms of POL 2703 3. To ensure liquidity is not compromised instruments interest

Management of financial resources				
	Area of responsibility	Description of responsibility (section 37FA(1)(b) of the Act)	Joint (Y/N)	Responsibility achieved by
		<ul style="list-style-type: none"> ➤ the development of a capital expenditure budget as part of Financial planning, forecasting and budgeting (refer above). 		rates are fixed for a maximum of 90 days
10	Stress testing	As below (Recovery Planning).	N	
11	Recovery planning	The Accountable Person is responsible for assisting the Executive Manager Risk & Compliance develop and maintain a Group Recovery Plan in alignment with regulatory requirements, including procedures to conduct periodic stress testing and disaster recovery and providing financial modelling of recovery actions.	N	Modelling for stress events prepared with full impact to key ratios

General Responsibilities				
	Area of responsibility	Description of responsibility (subsection 37FA(1)(b) of the Act)	Joint (Y/N)	
1	Outsourcing management	<p>If Police Credit Union outsources any of its financial management functions, the Accountable Person is responsible for:</p> <ul style="list-style-type: none"> ➤ developing the outsourcing arrangements within the authorities delegated by the Board; ➤ monitoring the effectiveness of such outsourcing arrangements, including potential conflicts of interests. 	N	No financial management functions outsourced
2	Business continuity plans and delivery	<p>The Accountable Person is responsible for:</p> <ul style="list-style-type: none"> ➤ the development, execution, review of, and adherence to business continuity plans in relation to Police Credit Union's financial management and resources. 	N	BCM for Liquidity and Payroll
3	Reporting on performance	The Accountable Person is responsible for reporting on the performance of the Business Unit to the CEO and Board.	N	Monthly report table that is consistent with external reporting
4	Escalating or reporting breaches (to the Chief Executive Officer, board, or regulators)	The Accountable Person is responsible for ensuring that any breaches or potential breaches of internal policy or legislative requirements (including BEAR) are reported for assessment and take such actions as required to fulfil any obligations of Police Credit Union in	N	Breaches are reported

General Responsibilities			
	Area of responsibility	Description of responsibility (subsection 37FA(1)(b) of the Act)	Joint (Y/N)
		responding to the breach/potential breach.	

Key Result Areas (KRA's) of Responsibility & Accountabilities, Outcomes

The key components and expectations of your role are in accordance with our core values of Superior Service, Honesty, Integrity and Financial Prudence as well as our staff "Code of Ethics".

The degree of success in which we undertake our responsibilities and accountabilities determine how well we achieve our goals. They are linked to our **Balanced Scorecard**, via the 5 categories below and in line with our Mission Statement **"To be a market leader in providing innovative and competitive financial products and services to Members"**. We will achieve this through success in the following areas:

1. Financial Performance
2. Innovation & Improvement
3. Customer Experience
4. People, Culture, Risk and Governance
5. Community & Environment

Successfully achieve the strategies and objectives of the Finance Division including: financial management, administrative, treasury, asset and liability, capital management, budgeting, taxation and payroll administration activities of the organisation.

<i>Financial Performance</i>		
Key Result Areas – Responsibilities, Accountabilities & Outcomes	What you need to do to achieve required goals / outcomes and <u>how often</u>	Key Performance Indicators (KPI's)
<ul style="list-style-type: none"> • Undertake financial management control of the organisation to achieve strategic and business planning objectives and targets for balance sheet growth, ROA, ROE and Capital Adequacy as per Strategic Plan • Ensure that all external reporting requirements are completed to the satisfaction of the various stakeholders • Be responsible in the active preparation, participation and contribution to the Strategic Planning process, including the achievement of Level 1 Financial Performance KPIs. 	<ul style="list-style-type: none"> • Monthly submission of Income Statement Balance Sheet and Regulatory ratio's and KPI's • Monthly and Quarterly APRA returns and annual submissions to ASIC 	<ul style="list-style-type: none"> • Prepare and deliver financial performance reports in a comprehensive, timely and accurate basis for submission to the Executive Management Committee and Board for approval.
<ul style="list-style-type: none"> • Be responsible for the coordination and preparation of Annual Financial Statements in accordance with Chapter 2M of the Corporations Act 2001, Accounting Standards and Interpretations, and in compliance with other requirements of the law. 	<ul style="list-style-type: none"> • Prepare compliant Annual Financial Statements with External Audit clearance and supporting submissions to the Board Audit Committee and Board for Sept meetings. 	<ul style="list-style-type: none"> • Timely, accurate, compliant Annual Financial Statements, including External Audit clearance.

Financial Performance

Key Result Areas – Responsibilities, Accountabilities & Outcomes	What you need to do to achieve required goals / outcomes and <u>how often</u>	Key Performance Indicators (KPI's)
<ul style="list-style-type: none"> Be responsible for compliance with taxation obligations in accordance with Tax Governance Policy. 	<ul style="list-style-type: none"> Compliance with Tax Governance Policy 	<ul style="list-style-type: none"> Compliance with Tax Governance Policy
<ul style="list-style-type: none"> Plan and co-ordinate the preparation of the annual and mid-year budget incorporating the funding plan and position, and capital plans within the rolling three-year planning cycle 	<ul style="list-style-type: none"> Annual budget forecasts and reviews for June. Monthly profit & Loss and balance sheet forecast. Mid-year budget forecasts and reviews for January. 	<ul style="list-style-type: none"> Prepare and deliver annual and mid-year Financial Budget and Funding Plan reports in a comprehensive, timely and accurate basis for submission to the Executive Management Committee and Board for approval.
<ul style="list-style-type: none"> Ensure monthly and annual Management and Board reporting covering income and expenditure, balance sheet and performance statistics 	<ul style="list-style-type: none"> Monthly reporting cycle. 	<ul style="list-style-type: none"> Reports submitted in a timely, accurate and comprehensive manner.
<ul style="list-style-type: none"> Prescribe and review attestations from accounting and other departments and respond where necessary. 	<ul style="list-style-type: none"> Collate monthly attestations and submissions 	<ul style="list-style-type: none"> Maintain evidence of attestations
<ul style="list-style-type: none"> Establish and maintain departmental policies and procedures that support financial prudence and other operational goals 	<ul style="list-style-type: none"> Review and maintain policies and procedures and obtain appropriate annual attestations and approvals for review and amendments. 	<ul style="list-style-type: none"> Policies and supporting procedures and INF files are relevant, accurate and current, and available for access on Intranet
<ul style="list-style-type: none"> Review reconciliation status and cause appropriate action to be taken 	<ul style="list-style-type: none"> Detailed monthly review of general ledger reconciliations 	<ul style="list-style-type: none"> Reconciliation are current, complete and accurate.
<ul style="list-style-type: none"> Ensure the monitoring and daily reporting of the key financial operating aspects of the organisation to enable maintaining of appropriate liquidity, and cash flow. Monitor financial markets and investment products to enhance investment decision making and implement same 	<ul style="list-style-type: none"> Design and implement appropriate systems to monitor these elements of the Credit Unions Financial Management 	<ul style="list-style-type: none"> Monitoring and reporting all limits detailed in policies covering Liquidity, Capital Management and Funding
<ul style="list-style-type: none"> Facilitate the efficient conduct of the External Audit. 	<ul style="list-style-type: none"> Coordinate response and resolution to external audit issues relating to finance 	<ul style="list-style-type: none"> Issues addressed satisfactorily within FY and documented evidence to Board Audit Committee

Financial Performance

Key Result Areas – Responsibilities, Accountabilities & Outcomes	What you need to do to achieve required goals / outcomes and <u>how often</u>	Key Performance Indicators (KPI's)
<ul style="list-style-type: none"> Prepare submissions for the Board Audit Committee concerning financial and regulatory reporting and ensure all other submissions are in agreement with financial records 		
<ul style="list-style-type: none"> Facilitate Internal Audit issues relating to financial records and processes 	<ul style="list-style-type: none"> Co-ordinate response and resolution to internal audit issue relating to finance 	<ul style="list-style-type: none"> Issue addressed satisfactorily within FY
<ul style="list-style-type: none"> Be responsible for the coordination and preparation of Board Audit Committee papers 	<ul style="list-style-type: none"> Quarterly and in line with meeting schedule 	<ul style="list-style-type: none"> Complete, accurate and timely papers.

Innovation and Improvement

Key Result Areas – Responsibilities, Accountabilities & Outcomes	<i>What you need to do to achieve required goals / outcomes and <u>how often</u></i>	<i>Key Performance Indicators (KPI's)</i>
<ul style="list-style-type: none"> Identify opportunities for process improvements in both quality and efficiency aspects within Finance and the broader PCU business environment 	<ul style="list-style-type: none"> Implementation of any practical enhancements - <u>Ongoing</u> Develop and implement initiatives to improve functional initiatives - <u>Ongoing</u> 	<ul style="list-style-type: none"> Achieve OE/OI, OE/Ave Total Assets, and OI per FTE as per Strategic Plan Innovation Index >90 for the financial year
<ul style="list-style-type: none"> Improve Financial and Regulatory reporting processes by integration of necessary regulatory compliance into standard reports to committees 	<ul style="list-style-type: none"> Review and enhance processes annually 	<ul style="list-style-type: none"> Reports to the Board are accurate and aligned with regulatory reporting.
<ul style="list-style-type: none"> Implementation of effective change management 	<ul style="list-style-type: none"> Custodianship and promotion of effective change management throughout PCU – <u>At all times</u> Develop and implement project delivery and risk mitigation strategies in accordance with strategic objectives and business requirements - <u>At all times</u> Development and implementation of designated project plans to facilitate effective change management – <u>At all times</u> 	<ul style="list-style-type: none"> Identification and management of project risks Successful and timely delivery of projects
<ul style="list-style-type: none"> Provision of professional and timely Finance and Accounting reports and papers 	<ul style="list-style-type: none"> Preparation of reports for inclusion into papers for Board and Executive Management meetings - <u>Monthly</u> 	<ul style="list-style-type: none"> Professional papers submitted/completed within allocated times

Customer Experience

Key Result Areas – Responsibilities, Accountabilities & Outcomes	<i>What you need to do to achieve required goals / outcomes and <u>how often</u></i>	<i>Key Performance Indicators (KPI's)</i>
<ul style="list-style-type: none"> • Ensure identified issues are appropriately raised 	<ul style="list-style-type: none"> • Advice of errors etc. communicated to relevant Managers 	<ul style="list-style-type: none"> • Reduced feedback contrary to goal
<ul style="list-style-type: none"> • Ensure identified issues that relate directly to members are dealt with promptly 	<ul style="list-style-type: none"> • Monitor outstanding matters via Reconciliation reviews and other inputs 	<ul style="list-style-type: none"> • Reduced feedback contrary to goal
<ul style="list-style-type: none"> • Ensure Executive Management are supplied reliable and relevant financial information 	<ul style="list-style-type: none"> • Monthly supply and commentary of required reports 	<ul style="list-style-type: none"> • Executive requests are met

People, Culture, Risk & Governance

Key Result Areas – Responsibilities, Accountabilities & Outcomes	<i>What you need to do to achieve required goals / outcomes and <u>how often</u></i>	<i>Key Performance Indicators (KPI's)</i>
<ul style="list-style-type: none"> • Ensure on-going development and cross training of Accounting staff to maintain continuity of skills and the development of higher achievers 	<ul style="list-style-type: none"> • Ensure regular training occurs monthly 	<ul style="list-style-type: none"> • Training supports skills levels
<ul style="list-style-type: none"> • Contribute positively to the adoption of MyPCU concept to build teamwork and foster development of a proactive culture amongst staff 	<ul style="list-style-type: none"> • Proactive support of the MyPCU concept - Ongoing 	<ul style="list-style-type: none"> • Achieve Employee satisfaction Index as per Strategic Plan
<ul style="list-style-type: none"> • Provide leadership to staff and foster the development of a team motivated environment 	<ul style="list-style-type: none"> • Maintain a high and positive staff moral - At all times • Effective management and development of staff - Ongoing • Mentor staff and provide a positive work environment - Ongoing • Maintain open and effective communication with staff – At all times • Provision of effective role specific training to staff - Ongoing • Provide positive and clear leadership to staff – At all times 	<ul style="list-style-type: none"> • Achieve Employee satisfaction Index as per Strategic Plan

<ul style="list-style-type: none"> Ensure that areas of responsibility manage Risk and Compliance matters in accordance with Policy, Procedures, Regulation, Legislation and the Integrated Risk Management Plan 	<ul style="list-style-type: none"> Contribute to the ongoing monitoring, review and maintenance of a proactive Risk Management culture. 	<ul style="list-style-type: none"> Successful management of key risks in areas of responsibility including the maintenance of a Risk Register
<ul style="list-style-type: none"> Develop succession planning process for each team and personal position 	<ul style="list-style-type: none"> In conjunction with performance reviews, identify potential leaders within teams and structure additional training and mentoring to enhance skill sets and performance - As required 	<ul style="list-style-type: none"> Complete performance reviews on time and develop individual development programs for Managers and/or key staff
<ul style="list-style-type: none"> Ensure awareness by staff of working environment and potential OH&S hazards 	<ul style="list-style-type: none"> Keep OH&S in focus 	<ul style="list-style-type: none"> Any issues appropriately attended to
<ul style="list-style-type: none"> Oversee and coordinate the backup and recovery efforts and facilitate the support of key business functions and restoration of normal activities (CMT member) Management of departmental business continuity requirements 	<ul style="list-style-type: none"> Oversee effective management of and subsequent recovery from business continuity events – As required Adhere to and participate in BCM activities including training and testing – As required Maintain necessary procedures and documentation to support the recovery of critical departmental activities – At all times 	<ul style="list-style-type: none"> Endure appropriate crisis response is enacted Inform APRA of any major disruption with 24 hours of a business continuity event. Maintain an awareness regarding assigned BCM responsibilities. Documentation supporting recovery of critical activities is kept up to date.
<ul style="list-style-type: none"> Compliance 	<ul style="list-style-type: none"> Comply and be seen to comply with legislation, policies, procedures and Code of Ethics – At all times. Ensure that staff are aware of their compliance responsibilities and monitor performance addressing any deficiencies as required – At all times 	<ul style="list-style-type: none"> Submit breach reports for identifies compliance breaches Compliance review score = 100% Completion of compliance based training by all staff within assigned timeframes
<ul style="list-style-type: none"> Risk Management 	<ul style="list-style-type: none"> Identify, manage and monitor risk exposures within your areas of accountability – At all times Provide direction and guidance to staff and promote a positive risk management culture – At all times 	<ul style="list-style-type: none"> Identification and proactive management of risk exposures
<ul style="list-style-type: none"> Fraud and Corruption 	<ul style="list-style-type: none"> Maintain and awareness of fraud and corruption within the workplace so as to identify and prevent any such activity – At all times 	<ul style="list-style-type: none"> Identification and prevention of any fraud and/or corruption within your areas of accountability

Community and Environment

Key Result Areas – Responsibilities, Accountabilities & Outcomes	<i>What you need to do to achieve required goals / outcomes and <u>how often</u></i>	<i>Key Performance Indicators (KPI's)</i>
<ul style="list-style-type: none"> • Implement the Environmental and Sustainability Strategy to become an industry leader in supporting, promoting and investing in the use of Green and sustainable energy 	<ul style="list-style-type: none"> • Minimise carbon emissions through the responsible use of energy and resources – <u>At all times</u> • Actively promote a positive environmental culture with Finance and Accounting team and the broader corporate environment – <u>At all times</u> • Support corporate community programs/initiatives – <u>At all times</u> 	<ul style="list-style-type: none"> • Community Engagement Index >90 for the financial year • Maintain carbon emissions to 0 for the financial year • Achieve Contribution of Total Assets for Community Initiatives as per the Strategic Plan • Encourage, inspire and motivate your team to be involved in corporate community and environmental initiatives • Contribute to the success of the CEEED Committee

Competencies Required

<p>Leadership</p>	<ul style="list-style-type: none"> • Excellent interpersonal communication and problem-solving skills • Work closely with members of the PCU Executive Management Team • Identify and contribute to the setting of corporate strategy • Work collaboratively in the achievement of corporate goals • Guide and mentor staff under management • Direct staff and delegate effectively • Manage change and provide project leadership • Effective written and verbal communications • Drive results and achieve outcomes
<p>Business Acumen</p>	<ul style="list-style-type: none"> • Knows how businesses work and understands current and possible future policies, practices, and trends affecting the industry, business and organization. • Has deep financial acumen, understands the economic outlook and possesses an in depth understanding of the financial levers and drivers at play within a financial services organization. • Understands the relationships and levers across and between different business disciplines that drive success. • Knows and understands the competition and is aware of the impact strategies and tactics will have in the market place. • Understand the various components in our formular for success and how they relate to each other. • Can build, manage and implement a balanced scorecard with an understanding of the various interdependencies and levers available to drive results through a balanced scorecard approach. • Has the functional and technical knowledge and skills to do the job at a high level of accomplishment.
<p>Organising</p>	<ul style="list-style-type: none"> • Can marshal resources (people, funding, material, support) to get things done. • Can orchestrate multiple activities at once to accomplish a goal. • Uses resources effectively and efficiently arranges information and files in a useful manner.
<p>Intellectual Horsepower</p>	<ul style="list-style-type: none"> • Is intelligent, curious and insightful - described as intellectually sharp, capable, and agile. • Has the ability to think unilaterally or in different ways to others that translates into ideas that achieve outcomes. • Shows broad knowledge and experience and can jump between different disciplines and ways of thinking. • Can comfortably navigate new and different concepts and complex matters and ideas. • Can clarify and navigate interdependencies across the balanced scorecard. • Can translate complex concepts simply for others;
<p>Strategic Agility</p>	<ul style="list-style-type: none"> • Understands the business and the niche space it occupies and sets strategic direction and defines goals to core enable enduring success. • Sees ahead clearly, is future oriented and forward thinking.

	<ul style="list-style-type: none"> • Can effectively anticipate future consequences and trends. • Can articulately paint credible pictures and visions of future possibilities and likelihoods. • Can effectively formulate strategy competitive and breakthrough strategies and plans. • Can engage, align and mobilise the right people to execute on organisation’s strategic plan. • Cultivates a state of presence and day one mindset and a willingness to recognize opportunities, call issues and take action. • Maintains a broad knowledge base and perspective (through research/insights). • Maintains a deep knowledge and understanding of the industry and has a clear picture of our relevance within this space.
<p>Decision Quality & Timeliness of Decision Making</p>	<ul style="list-style-type: none"> • Makes sound decisions (without considering how much time it takes) based upon a mixture of analysis, wisdom, experience, and judgment. • Is measured and composed when making decisions and maintains presence and is steady when thinking through disruptions. • Makes timely decisions and acts with purpose once a decision is made. • Recognises that decisions are often made in parallel and can assimilate and navigate a raft of complex factors and dependencies when working through decisions. • Can recognize the need to compromise and adjust decisions where appropriate to temper disruption, steady the ship and ensure lasting long-term outcomes for the people and the organization. • Employs a long-term perspective when judging the efficacy and accuracy of solutions and suggestions. • Shares sound advice, suggestions and solutions to others, and their counsel and guidance are sought out by others;
<p>Command Skills (combined with sizing up people, confronting direct reports)</p>	<ul style="list-style-type: none"> • Relishes leading. • Takes unpopular stands when necessary; encourages direct and tough debate but is not afraid to end and move on. • Is looked to for direction in a crisis and faces adversity head on. • Is energized by tough challenges and exerts authority and clarity in a crisis situation. • Deals with problems and people firmly and in a timely manner, not allowing problems to fester. • Holds others accountable. • Can accurately project what people are likely to do across a variety of situations. • Regularly reviews performance and holds timely discussions about performance. • Can make negative decisions as required or when all other efforts fail. • Deals effectively with troublemakers.
<p>Action Oriented</p>	<ul style="list-style-type: none"> • Enjoys working hard, does not shirk responsibility and is action oriented and full of energy for the things they sees as important and challenging. • Leads and drives others to take action. • Sees and seizes opportunities.

	<ul style="list-style-type: none"> • Can identify shifts or issues and make decisions about key actions that need to be taken to remediate, rectify or drive things forward. • Can effectively drive change and empower people to act. • Is not fearful of acting with a minimum of planning where necessary.
Administration	<ul style="list-style-type: none"> • Maintain all records to support the KRA's of the position • Produce professional, timely and concise reports for Management and Board • Knowledge of relevant legislation, regulation, standards and codes that impact on PCU's operations

Industry Training & Position Specific Competencies Required

<ul style="list-style-type: none"> • Excellent and effective communication, presentation, and interpersonal skills.
<ul style="list-style-type: none"> • Minimum 10 years' experience in a senior financial leadership role in the Finance Services Industry as Chief Financial Officer or equivalent
<ul style="list-style-type: none"> • Demonstrated track record of leading and developing high-performing finance teams.
<ul style="list-style-type: none"> • Strong understanding of Australian Accounting Standards (AASB) and banking industry related regulatory standards, legislation, and codes
<ul style="list-style-type: none"> • Strong knowledge of financial modelling, simulations and stress testing, risk management, and financial analysis
<ul style="list-style-type: none"> • Demonstrated ability to build strong relationships across all levels of the organisation.
<ul style="list-style-type: none"> • Strategic thinking and problem-solving skills and capability.
<ul style="list-style-type: none"> • A passion for the mutual banking sector and a commitment to ethical business practices
<ul style="list-style-type: none"> • High competency in MS Excel and Word

Qualifications Required

<ul style="list-style-type: none"> • Degree Qualified – Bachelor of Economics / Commerce or similar (equivalent)
<ul style="list-style-type: none"> • Formal Accounting Qualification
<ul style="list-style-type: none"> • Member of a Professional Association (FCPA or FCA)

Corporate Responsibilities

- Member of the Executive Management Team
- Chair of Asset and Liability Risk Management Committee
- Member of Credit Risk Committee
- Member of Product and Pricing Committee
- Key member of the Business Continuity Management Team
- Attend PCU Board and Board Audit Committee meetings
- Attend and present at Management and Board Strategic Planning Workshop
- Responsible / Accountable Person - APRA

Excerpt from organisational chart:

