

# A Day in the Life of a Credit Support Officer

SHARON: Hi, I'm Sharon. Welcome to a day in the life of a Loan Processor at BankWest.

I normally get to work between 7.15 to 7.30am and this can change from time to time as our hours are flexible. The first thing that I do is make a cup of coffee, and after that look into my emails and that's when my work starts for the day.

My Team Leader will allocate work to me for each day and I normally start off my mornings working on new deals. New deals are brand new home loan applications that come through to us and I normally spend about 4 hours in a day and in this time I normally get 7 deals done. I have a lot to do working on new deals and it can be difficult at times getting everything done within the time allocated to me.

Normally we have our team huddle in the morning for about 15 minutes. Our Team Leader usually runs the huddle and once in a while everyone in the team will be given the opportunity to run the huddle. During the team huddle we talk about latest updates on procedures. We also talk about our results from the previous day.

After the huddle it is back to work on my new deals. The first thing I do is conduct an employment check, check the property details are correct, title searches have been done and I've got all the correct customer identification documents. I'm always making sure the information given by the customer and Mortgage Broker is correct. Sometimes I need more information. When that happens, I will call the Mortgage Broker.

After I have finished my new deals it is time for lunch. I normally go for lunch between 12pm to 12.30pm and I have half an hour lunch break. Most days I stay in the office and eat in the lunch room with my colleagues and this is the time that I usually catch up with them and find out what is happening in their lives.

After lunch I work on the re-work queue. I spend about 2 hours of my day doing this. This is basically where I make changes or updates that might have been requested by the customer. It is always important to make sure I am double checking my work to ensure no mistakes are made. I spend part of my afternoon doing data entry which is basically transferring information from the manual application onto the computer system.

As a team we have targets to meet and these targets are based on productivity and efficiency and also taking into account the accuracy of our work.

Once all my deals have been completed and I've checked that no outstanding work is left to me done, I shut down my computer and tidy up my desk and it is time to go home for the day.

I enjoy working for BankWest because it's a very supportive place to work. There is no doubt the job is challenging but the support I get from my Team Leader and the flexibility the job offers makes it a great place.