

## Position Description

Position Summary	
Position Title	Head of Product
Reports To	Chief Innovation Officer
Department	Product and Innovation
Location	Olive Street, Albury
Level	7
Date Updated	April 2024

Hume Bank	
Our Purpose	To create a secure tomorrow, by connecting people and community through fair and accessible banking.
Our Values	With Respect Growing Together Shaping Tomorrow

The Position	
<p>The Head of Product (HoP) will work collaboratively across the business in an effort to define, articulate and lead Hume Bank's product strategy and bring relevant initiatives to life. The HoP will be a driving force behind creating Hume Bank's competitive advantage and will accelerate and navigate the business through change.</p> <p>With a customer centric approach to all actions, the HoP will ensure that Hume Bank's product offering, meets the needs of our current and future customers and is aligned with strategy.</p>	

Scope	
Direct Reports	6
Indirect Reports	Nil

Key Accountabilities	
Product	<ul style="list-style-type: none"> <li>• Develop and maintain a compelling product set that enables Hume Bank to be hyper-relevant to our chosen customer segments and the communities we serve.</li> <li>• Deliver and implement product-based strategies that meets the needs of our current and future customers, achieves sustainable growth and financial targets</li> <li>• Undertake data and trend analysis of existing and future products, competitor activity, product portfolio performance and other financial analysis.</li> <li>• Develop robust business cases with thorough customer and financial analysis.</li> </ul>

	<ul style="list-style-type: none"> <li>• Operate within the bank's risk appetite.</li> </ul>
Leadership	<ul style="list-style-type: none"> <li>• Promote and protect Hume Bank's reputation as a strong, innovative and progressive organisation.</li> <li>• Drive a strong culture of accountability and leadership via effective decision making and action orientation.</li> </ul>
Strategic Change & Partnerships	<ul style="list-style-type: none"> <li>• Lead the design, development, implementation and lifecycle management of Hume Bank's products.</li> <li>• Build the necessary partnerships to be the driving force behind creating Hume Bank's competitive advantage.</li> </ul>
People	<ul style="list-style-type: none"> <li>• Lead, promote and foster a healthy organisational culture and staff engagement levels.</li> <li>• Build and enhance positive relationships with key stakeholders; internal external (current &amp; future).</li> </ul>

<b>Position Requirements</b>	
Qualifications	<ul style="list-style-type: none"> <li>• Relevant tertiary or post graduate qualifications (desirable)</li> </ul>
Skills and Experience	<ul style="list-style-type: none"> <li>• Extensive experience in product development and product ownership.</li> <li>• Demonstrated ability in driving a responsive, cohesive and performance based cultural transformation.</li> <li>• Experience in developing talent and coaching teams.</li> <li>• A demonstrated understanding of multi-channel / product environments in the financial services sector.</li> <li>• A proven understanding of contemporary digital trends and impacts in the context of the financial service sector.</li> <li>• Outstanding stakeholder relationships – customers, peers, staff, influencers, board etc.</li> <li>• Knowledge in building, executing and measuring data-driven programs across digital and traditional channels.</li> <li>• Demonstrated success in similar senior marketing and or product roles.</li> <li>• Strong, visible leadership, including the ability to translate broad corporate strategies into clear, specific goals, objectives and plans.</li> <li>• Excellent management and organisational skills with the ability to pivot assignments within a dynamic and ever-changing environment.</li> <li>• Strong digital marketing/product expertise across current and emerging platforms and channels.</li> <li>• Experience in developing comprehensive plans, executed with an ROI mindset.</li> <li>• Exceptional written and confident verbal communication.</li> </ul>
Driver's Licence	A driver's licence is required for this position
Travel	Travel may be required from time to time