

## **Relating to third parties and using efficient processes**

The way that you deal with third parties (customers, the banks, your co-workers) will define the success you have in achieving the right outcomes for your tasks.

We have a strong belief that you need to approach things in the correct manner to achieve the right outcome so we have outlined some scenarios below and would like you to provide a brief summary on how you would approach each situation and achieve the best outcome for all concerned.

1 - A client has purchased a property and has 5 working days to confirm their finance condition has been satisfied. Banks are currently taking around 4-5 days to process applications. You're about to submit the application to the bank and Adam is going to be away next week. What do you do from here?

2 – A client has purchased a property and we have their loan pre-approved. We'll need a copy of the Sale and Purchase Agreement to purchase their property so that the bank can give final approval. We'll also need a rental appraisal. You'll need to make some calls or emails to get the result for the client here. Please show a quick draft of the conversations/emails you'll have/send and detail each step required to move this forward.

3 – We're noticing the banks are not delivering on their promised turnaround times often. We're sometimes waiting 2-3 days longer than we should be to have loan approvals for our customers. How might we be able to improve this and how could we improve our own systems to ensure our service delivery is still at the highest level.

4 – It's your first day and a bank has called asking a number of questions about a loan application that they are currently assessing for a client of ours. The assessor is expecting answers to these questions but you obviously don't know those answers yet. Adam is away from the office until tomorrow. How do you deal with this?

6 – A client calls in a panic because they think their finance date for their purchase has been moved and they will run out of time to get their loan approved. What do you do?

7 – You've been sent some information and a voice memo from Claire regarding a loan application for a client early this morning. You have put the application together and can see there are a few gaps in the information provided. She's out of the office in meetings all afternoon. How could you approach this?

8 – You're in your second month at My Mortgage and you notice a process you've been following for the past two months seems to be taking quite a bit of time for you to complete. What could you do in this situation to increase efficiency?

9 – You've just received an email from a bank assessor in which a client's home loan has been declined. What is the first thing you do?

10 – You arrive in the morning to an inbox with 30 emails and three deadlines you need to meet before lunchtime. Your part time staff member has just arrived and has indicated she's available to help you all morning. Work through your thought and action process to clear these emails and meet the deadlines

11 – Bank policy has been changing a lot lately and the information Adam has provided from some clients isn't sufficient for a particular request to re-fix an existing loan. This is not the first time this has happened. How can you improve our efficiency in this process?