

Customer Advocate

About Us

Xinja is building Australia's first 100% digital bank designed entirely for mobile. We are building a bank with our customers and designed in their interests. Neobanking will disrupt the existing banking model and create a whole new generation of experiences.

Developing the first neobank in the country is an exciting and challenging task. Our ethos is based on a win-win with our customers; if they do well, so do we. We believe it's time Australians had access to the kind of technology that just allows them to get a lot more out of their money, with less angst.

We extend that attitude to our people and our partners. We look after our staff, and trust them with significant responsibility, but support them well. This is a great opportunity to be part of building a great company, and a fabulous brand, AND learn heaps along the way.

Our 10 golden rules

1. No dickheads... however good they may be. No dress code (but sometimes you need to look smart :-). No power trips because of a hierarchy. Intellect, customer experience and implementation is all that matters.
2. Everything is in the cloud.
3. We use real time data to evaluate our business and we reward staff on a quarterly basis with an entirely discretionary profit share. No one gets a share of the profit if our investors aren't making money and our customers aren't happy.
4. We are here to make money, that's why we exist, and we don't screw people over to do it. We don't lie to our clients in person or in marketing. We don't engage in immoral lending; if our grandmother would think it was wrong, then it is. We aim to make lots of money ethically and we are proud of it.
5. No one is entitled to work at Xinja. It is a huge honour to represent people's hopes of a new bank and we earn that honour every day.
6. We look after our people bloody well. We stand by them if they are in genuine need.
7. We are truthful and direct with each other. Everyone says what they think in a robust, challenging, edgy environment. That means we won't be the right place for everyone to work, and that's ok.

8. We only hire people better than us. We never, ever settle because we need a body. We do psychometric testing to get the best people, every time.
9. About half our team, executive and board will be female, if they aren't we aren't recruiting the best people. We actively seek all types of diversity combined with brilliance.
10. If you discriminate against someone because of who they love/sleep with, you're a dickhead...please see rule 1.

Role

We're seeking passionate customer advocates that are driven to help people improve their financial wellbeing and prepare for their future. You may have also worked in a contact centre or financial services environment previously (although not essential).

Seeking to be a 100% digital bank, you will play the important role of being the voice of Xinja! You will be the first point of contact for our customers, helping them by understanding their needs, providing accurate information about our products and services, and helping them navigate the Xinja App. You will also be on the lookout for opportunities to educate customers about additional products and services, all whilst providing extraordinary customer service! In addition you will be helping us to build Xinja and scale our organisation.

This role will suit someone who believes in Xinja's mission to revolutionise banking in Australia, and who is prepared to roll their sleeves up and deliver an extraordinary banking experience every day.

Employment Status & Location

Permanent, Full Time, Shift Work

Location: Sydney, Australia

Hours of Operation: Monday - Sunday 8AM-8PM

Responsibilities & Tasks

- Know and love the Xinja App inside out;
- Communicate with customers via chat/messenger;
- Respond to customer enquiries via email, social DMs and Community Forum;
- Receive and initiate calls to customers;
- Convey accurate information and educate customers about Xinja's products and services;
- Maintain and update customer accounts;
- Action customer requests in a friendly, timely and meticulous manner;
- Proactively identify opportunities to promote additional Xinja products and services to our customers;

- Assist customers applying for Xinja loans through the application and collection of supporting documents;
- Ensure a friendly, fun and seamless customer experience in each and every customer interaction;
- Collect customer feedback and data relating to Xinja Products, Xinja Services and App to feedback to the UX, Technology and Customer Service team to help build Xinja;
- Always act compliantly and honourably as a representative of Xinja Bank;
- Look for ways to improve Xinja's process to help our business scale; and
- Support broader company projects to help build the Bank.

Likely Experience and Skills

- MUST delight in helping people and making their Xinja experience positively memorable. This means you put customers at the heart of everything you do;
- MUST have exceptionally strong communication skills. This includes the ability to listen actively, ask the right questions, and build genuine rapport as you support our customers;
- MUST have demonstrated experience in customer service;
- MUST be a technology enthusiast - comfortable with apps and technology;
- MUST have an interest in banking, finance and fintech;
- NICE to have experience in writing and processing lending applications
- MUST have passion, drive, plenty of ticker and a can do attitude.
- MUST be autonomous yet can work in a team (an amazing one at that)
- MUST have strong attention to detail and the ability to multitask;
- Demonstrate professionalism, courage and trustworthiness
- Have passion for problem-solving;
- Be a productive member of the Xinja team and strengthen our culture. Live our golden rules.

Preferred Qualifications:

- Bachelor's Degree Qualified in Finance, Economics, Business, Commerce or similar discipline.
- RG 146 Tier 2 Compliant
- Hold a Certificate IV in Mortgage Lending or Finance

Reports to:

- Customer Advocate Team Lead

Changing banking for good:

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We extend that attitude to our people and our partners. We have an inclusive and diverse culture where we look after our staff and trust them with significant responsibility, but support them well. This is a great opportunity to be part of building a great company AND learn heaps along the way.

If you're up for this:

Please email your CV to working@xinja.com.au