

Role Profile - Head of Operations

Title	Head of Operations
Reporting Line	Chief Operating Officer (COO)
Required qualifications	10 years experience in a similar role
Required experience for regulatory purposes (F&P, RM etc.)	N/A

Our Vision

To build a bank with our customers, designed in their interests, that helps them make better money decisions without the angst. All delivered through a brilliant mobile experience.

Our 10 golden rules

To be successful at Xinja you are going to need to be happy working with 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 bonus. No one gets a bonus 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's 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.

The Role

As a cracking Head of Operations, you are responsible for operationalising and implementing Xinja's business operations plan. Reporting to the Chief Operating Officer you will manage:

- Xinja's Customer Operations
- Xinja's Banking operations including Operational rigour
- Xinja's Fraud operations including AML/ KYC
- Xinja's Lending Operations (including digitisation)
- Xinja's Operations supplier management including Core Banking

The role will include supporting new product implementations from an operational perspective to meet the objectives of the business plan and all regulatory requirements. We expect the highest ethical standards and have zero tolerance for deliberate non-compliance or ethical breaches.

As part of the role you will be responsible for ensuring the highest levels of Xinja customer service working with our Customer Advocate team.

Every person in Xinja is a guardian of Xinja's culture. You should know the 10 Golden Rules inside out, demonstrate them everyday and consider yourself a key person in making sure they are lived and breathed at Xinja.

This is a hands-on role and planning and execution are at the core of Xinja, so we are looking for someone who is able to start running from day one.

You need to be:

- willing to roll up your sleeves and get things done;
- able to deal with ambiguity and change in a fast-paced, dynamic environment;
- open-minded and willing to learn; and
- a key contributor to the Xinja team.

Role specific responsibilities

Key deliverables:

- The efficient and compliant operations of the Xinja product suite;
- Build the Xinja culture and promoting by example the 10 golden rules;
- Build relationships and operating rhythms with Xinja partners;
- Be an outstanding people leader and mentor to all direct reports;
- Ensure Xinja risks are known and mitigated;
- Ensure Xinja Operations and Fraud reporting is delivered;
- Monitor risks in your role - escalating and reporting incidents and breaches to the Risk & Compliance team, the CEO and the Board where appropriate.

Experience and Skills

The ideal candidate will have:

- 10 years experience in a similar role;
- Strong networks in the retail banking lending industry;
- Experience in working with cutting-edge banking technologies;
- Superior communication skills;
- Highly motivated and goal-oriented with proven leadership qualities to mobilise a team;
- Ability to create and maintain positive business relationships;
- Have a strong understanding of all appropriate policies, procedures and processes that impact work activities across all aspects of retail banking;
- Thorough knowledge of regulations and compliance issues;
- Have an in-depth knowledge of business products and Xinjas' value proposition;
- Foster the delivery and adoption of new technologies;
- Work with technical and operations teams to meet customer needs;
- Self-aware team builder and collaborator and skilled at developing/coaching others;
- Ability to meet deadlines, make independent decisions and utilise sound judgement;
- Demonstrate professionalism, courage and trustworthiness;
- Ability to interact with regulators.

You will also:

- Have an interest in banking, finance and fintech;
- Have a customer centric mindset and will act with their interests;
- Be excited to build a new bank designed for customers;
- Be passionate, have drive and be willing to roll your sleeves up;
- Be a quick learner and self-starter, and can thrive in ambiguity;
- Be a great problem-solver and prepared to go the extra mile (this is a start-up!)