Personal Banker interview questions

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What to expect

Personal banker interviews typically assess your ability to balance sales targets with compliance, your product knowledge, and your customer service skills. You can expect a mix of behavioural and scenario-based questions, along with some technical questions about banking products and regulations.

- **Behavioural:** Questions that ask you to describe past experiences, often using the STAR method, to gauge your customer service and sales abilities.
- **Scenario:** Hypothetical situations that test your judgement under pressure, such as handling a difficult customer or meeting a challenging target.
- **Technical:** Questions about banking products, lending processes, and regulatory requirements like NCCP and AML/CTF.
- **Process:** Questions that ask you to walk through how you would handle a task, such as opening an account or assessing a loan application.
- **Client-facing:** Questions that explore how you build rapport and manage relationships with retail customers.

The interview process often begins with a phone or video screen with a recruiter, followed by an in-person or panel interview at the branch. The panel may include a branch manager and a senior personal banker. You might also be asked to complete a short numerical or situational judgement test. Typically, the interview starts with an introduction and resume walkthrough, then moves to behavioural and scenario questions, followed by technical questions about products and compliance, and ends with your questions for the panel.

1. Tell me about a time when you had to meet a sales target while ensuring compliance with banking regulations. How did you handle it?

Why they ask

This question tests your ability to balance sales pressure with regulatory obligations, a key part of the personal banker role.

How to structure your answer

STAR (Situation, Task, Action, Result)

Example answer

"In my previous role as a personal banker, our branch had a quarterly target for credit card referrals. One customer was interested in a card but I noticed their credit history showed recent missed payments. I explained the situation and recommended they wait a few months to improve their score. Instead, I helped them set up a savings plan and referred them to a financial counsellor. While I didn't make that sale, the customer appreciated the honest advice and later returned to open a term deposit. I still met my overall target by focusing on other customers who were a better fit, and I maintained a clean compliance record."

2. Imagine a long-term customer comes in upset because they were charged a fee they believe is unfair. How would you handle the situation?

Why they ask

This assesses your customer service and problem-solving skills, as well as your ability to follow bank policy while keeping the customer happy.

How to structure your answer

Judgement under pressure: listen and acknowledge, investigate, explain, resolve, follow up.

Example answer

“First, I would listen to their concerns without interrupting, and apologise for the frustration. Then I would pull up their account history and review the fee in question. If it was a legitimate charge, I would explain the terms clearly and see if there's any way to waive it as a goodwill gesture, depending on policy. If it was an error, I would reverse it immediately and thank them for bringing it to our attention. I would then follow up with a call or email to confirm the resolution and ensure they feel valued. I'd also note the interaction in the CRM for future reference.”

3. Can you explain the key features of a home loan product and how you would determine if it's suitable for a customer?

Why they ask

This tests your product knowledge and understanding of responsible lending obligations.

How to structure your answer

Explain and give example: define features, then walk through a suitability assessment.

Example answer

“A home loan typically has features like variable or fixed interest rates, offset accounts, redraw facilities, and different repayment options. To determine suitability, I would first assess the customer's financial situation, including income, expenses, existing debts, and credit history. Then I would discuss their goals, such as whether they plan to pay off quickly or want flexibility. I would compare those needs against the loan features and ensure the repayments are affordable without causing financial hardship. I would also explain the fees and conditions clearly, and document the assessment to comply with NCCP requirements.”

4. Walk me through how you would open a new transaction account for a customer who is new to the bank.

Why they ask

This assesses your process knowledge and attention to detail, as well as your ability to follow KYC and AML requirements.

How to structure your answer

Step-by-step walkthrough

Example answer

“First, I would greet the customer and confirm their identification, such as a driver's licence or passport, and verify their address. Then I would ask about their banking needs to recommend the right account type. I would enter their details into the banking system, ensuring all KYC and AML checks are completed. Next, I would explain the account features, fees, and how to use online banking. I would set up their online access and order a card if needed. Finally, I would document the interaction in the CRM, provide them with a welcome pack, and offer to help with any other products. I would also follow up within a week to ensure everything is working well.”

5. How do you build rapport with a customer who seems hesitant to discuss their financial situation?

Why they ask

This evaluates your interpersonal skills and ability to create a comfortable environment for sensitive conversations.

How to structure your answer

Relationship-building: empathy, open questions, active listening, reassurance.

Example answer

“I start by acknowledging that discussing finances can feel personal and sometimes stressful. I reassure them that my role is to help, not to judge. I ask open-ended questions about their goals and what they value, and I listen carefully without pushing. I share a little about how I've helped similar customers, which often puts them at ease. I also let them know they can take their time and that any information they share is confidential. Building trust is more important than rushing a sale, so I focus on making them feel heard and supported.”

6. Describe a time when you had to refer a customer to a specialist. How did you ensure a smooth handover?

Why they ask

This tests your ability to collaborate and maintain customer service when a query is outside your expertise.

How to structure your answer

STAR (Situation, Task, Action, Result)

Example answer

“A customer once asked about setting up a self-managed super fund. This was outside my scope, so I explained that a specialist could help. I introduced them to our financial planner, sharing the details they had already provided so they wouldn't have to repeat themselves. I followed up with both the customer and the planner to make sure the handover was seamless. The customer later thanked me for the smooth transition and stayed with the bank for their everyday banking. This experience taught me the value of collaboration in delivering a great customer experience.”