

Market changes in the last 12 months

Over the last 12 months recruitment activity across the banking and finance industry has remained very buoyant, primarily driven by strong growth across financial markets and wealth management. While the housing market experienced a degree of uncertainty, recruitment in housing related sectors still remains very positive. Funds management remains a strong performer while the superannuation market is a key driver and recent legislative changes will ensure continued focus in this area. Financial planning remains a huge growth area and this should continue for the foreseeable future. Competition for candidates continues to be fierce and we have seen a strong demand in roles from advice through to paraplanning and compliance.

Prosperous trading conditions over the last year saw the front office of the City's investment banks capitalise on the bull market, resulting in a knock-on effect in the middle office and operations areas. While business banking went through significant growth in the previous year, the last 12 months saw some consolidation, although competition remains rife and some banks have opened new commercial centres and created specialist relationship teams across healthcare, aged care, professional services and other industries. Residential lending has not been as buoyant but recruitment remained on the agenda of many banks as they strengthened personal lender capabilities in branches and the mobile sales forces. Relationship managers dealing with high net worth clients have also been in demand as banks look to capture new customers and cross sell their full range of products and services.

Positions in demand

The supply of candidates with specialist skills was outstripped by demand across many of the banking sectors and job types. At the support level there was high demand for mortgage lending, credit analyst, settlements and discharges skills. There has also been a noticeable increase in demand for loan assessment personnel. Candidates with lending experience, assuming satisfactory references and

stable work history, were virtually guaranteed a temporary or contract role, if not a permanent role, almost immediately.

At the senior level there was a high demand for business development managers in both corporate and commercial banking, property and construction finance and equipment finance. The desire by companies to capitalise on current favourable market conditions, within the context of a highly competitive marketplace, has led to a premium attached to remuneration levels for business development professionals with established networks and the ability to increase market share. With business lending remaining a major growth sector, competition for proven business developers and relationship managers was strong.

Wealth management continued its buoyancy and we again witnessed huge demand for financial planners, para planners, client services officers, dealer support and equity markets professionals.

Salary movements

Despite severe candidate shortages in many areas, salaries in general rose moderately across NSW, Victoria and South Australia in the past 12 months. There were exceptions in some speciality areas, with wealth management and financial planning the standouts, particularly in Sydney, Brisbane and resources-booming Perth, where typical salaries rose 7.7 percent, 10.5 percent and 22.9 percent respectively as strong demand saw employers prepared to pay a premium to attract these skills.

In Perth and across regional growth areas in Queensland such as Mackay, Townsville, Rockhampton and Cairns there have been significant spikes in salaries. Candidates in the commercial banking, business development, property finance and corporate banking areas were also major salary beneficiaries.

Changes to employer recruitment practices

Attraction and retention have become priorities for most organisations as ways of dealing with the 'war for talent'.

Flexibility surrounding candidate experience and the consideration of transferable skills across sectors has enabled companies to expand the pool of available candidates considered, while international candidates returning to Australia are another solution.

Efficiency and streamlining of recruitment processes have enabled companies to achieve greater success within the current climate. Certainly without compromising the quality or thoroughness of the process, the companies that have refined their methodology and minimised lengthy selection processes have reaped the rewards. Losing an excellent candidate in a skills short market due to a rigid or lengthy recruitment process is senseless.

We have also witnessed an ever-increasing number of counter offers from companies desperate to retain talented staff. Selling the brand or image of the company as an employer of choice has also been a successful tactical advantage for employers in the current climate. Differentiating a company from its competitors by highlighting additional benefits, loyalty programs, work/life balance, health and well-being, career progression, training and development and general amenity issues is crucial.

Many employers have become cautious about securing new talent simply through salary, as the last two years have seen increasing turnover of staff seeking a quick pay-rise with little long-term gain.

Advice to candidates

Experience makes you an attractive interview prospect to employers, but cultural fit and long-term value potential were the vital components in employer decision-making over the last 12 months. Candidates should prepare for an interview and remember you still need to impress employers with what you bring to the table.

Candidates are likely to receive more than one offer, and we strongly caution against playing the market. Candidates who attempt to play one organisation off against another, or use an offer as a bargaining tool against their current employer need to be aware that professionalism, credibility and integrity in your dealings are paramount. The best advice we can offer is to register with one quality, high profile recruitment firm who can introduce you to the bulk of employers in the market and who will then manage the process for you and handle multiple offers in a professional and transparent fashion.



Branch Staff	Teller	Customer Service Advisor	Branch Supervisor
	Typical Salary	Typical Salary	Typical Salary
NSW - Sydney (Remuneration Package Range)	35,000 33,000 - 40,000	40,000 38,000 - 43,000	50,000 47,000 - 54,000
VIC - Melbourne (Remuneration Package Range)	36,000 33,000 - 38,000	38,000 35,000 - 40,000	46,000 43,000 - 55,000
QLD - Brisbane and Gold Coast (Remuneration Package Range)	35,000 33,000 - 38,000	38,000 34,000 - 40,000	46,000 43,000 - 50,000
SA - Adelaide (Remuneration Package Range)	35,000 32,000 - 37,000	37,000 32,000 - 40,000	45,000 40,000 - 50,000
WA - Perth (Remuneration Package Range)	38,000 34,000 - 41,000	41,000 40,000 - 44,000	52,000 47,000 - 55,000
ACT - Canberra (Remuneration Package Range)	35,000 33,000 - 38,000	38,000 36,000 - 40,000	40,000 38,000 - 42,000
TAS - Hobart (Remuneration Package Range)	32,000 30,000 - 34,000	33,000 32,000 - 35,000	40,000 38,000 - 42,000
NZ - Auckland (Remuneration Package Range)	34,000 32,000 - 35,000	34,000 32,000 - 35,000	52,000 46,000 - 55,000
NZ - Christchurch / Wellington (Remuneration Package Range)	34,000 30,000 - 35,000	34,000 30,000 - 35,000	52,000 46,000 - 55,000

Branch Staff	Lending Officer	Branch Manager	Regional / District Manager
	Typical Salary	Typical Salary	Typical Salary
NSW - Sydney (Remuneration Package Range)	50,000 45,000 - 55,000	72,000 60,000 - 120,000	120,000 100,000 - 140,000
VIC - Melbourne (Remuneration Package Range)	50,000 45,000 - 55,000	72,000 60,000 - 85,000	120,000 110,000 - 135,000
QLD - Brisbane and Gold Coast (Remuneration Package Range)	46,000 42,000 - 60,000	72,000 60,000 - 85,000	115,000 100,000 - 130,000
SA - Adelaide (Remuneration Package Range)	40,000 38,000 - 45,000	55,000 50,000 - 60,000	95,000 80,000 - 120,000
WA - Perth (Remuneration Package Range)	55,000 44,000 - 60,000	71,000 60,000 - 82,000	119,000 98,000 - 142,000
ACT - Canberra (Remuneration Package Range)	45,000 44,000 - 48,000	60,000 58,000 - 63,000	110,000 80,000 - 120,000
TAS - Hobart (Remuneration Package Range)	40,000 38,000 - 44,000	55,000 50,000 - 60,000	90,000 80,000 - 100,000
NZ - Auckland (Remuneration Package Range)	57,000 45,000 - 65,000	75,000 60,000 - 85,000	105,000 90,000 - 130,000
NZ - Christchurch / Wellington (Remuneration Package Range)	57,000 45,000 - 65,000	75,000 60,000 - 85,000	105,000 90,000 - 130,000

Operations Support	Data Entry Officer	Banking / Operations Officer	Securities Officer	Mortgage Settlements Officer	Collections Officer
	Typical Salary	Typical Salary	Typical Salary	Typical Salary	Typical Salary
NSW - Sydney (Remuneration Package Range)	38,000 33,000 - 40,000	38,000 35,000 - 42,000	42,000 38,000 - 48,000	45,000 38,000 - 48,000	48,000 40,000 - 55,000
VIC - Melbourne (Remuneration Package Range)	38,000 33,000 - 40,000	38,000 35,000 - 45,000	40,000 35,000 - 45,000	40,000 35,000 - 45,000	42,000 38,000 - 50,000
QLD - Brisbane and Gold Coast (Remuneration Package Range)	32,000 30,000 - 35,000	35,000 32,000 - 38,000	40,000 37,000 - 43,000	42,000 37,000 - 47,000	44,000 33,000 - 55,000
SA - Adelaide (Remuneration Package Range)	35,000 32,000 - 38,000	35,000 32,000 - 38,000	37,000 35,000 - 42,000	37,000 35,000 - 42,000	38,000 35,000 - 40,000
WA - Perth (Remuneration Package Range)	39,000 37,000 - 41,000	41,000 38,000 - 43,000	45,000 40,000 - 47,000	46,000 41,000 - 49,000	49,000 41,000 - 55,000
ACT - Canberra (Remuneration Package Range)	30,000 28,000 - 32,000	32,000 30,000 - 34,000	36,000 34,000 - 38,000	40,000 38,000 - 42,000	42,000 38,000 - 45,000
TAS - Hobart (Remuneration Package Range)	30,000 28,000 - 32,000	32,000 30,000 - 34,000	36,000 34,000 - 38,000	37,000 35,000 - 40,000	38,000 35,000 - 40,000
NZ - Auckland (Remuneration Package Range)	30,000 28,000 - 35,000	32,000 30,000 - 35,000	37,000 35,000 - 42,000	40,000 38,000 - 42,000	42,000 38,000 - 45,000
NZ - Christchurch / Wellington (Remuneration Package Range)	30,000 28,000 - 33,000	32,000 30,000 - 35,000	37,000 34,000 - 40,000	37,000 35,000 - 40,000	38,000 37,000 - 45,000

Operations Support	Team Leader / Supervisor	Manager	Senior Manager	General Manager
	Typical Salary	Typical Salary	Typical Salary	Typical Salary
NSW - Sydney (Remuneration Package Range)	60,000 55,000 - 65,000	70,000 65,000 - 85,000	110,000 80,000 - 150,000	150,000 110,000 - 250,000
VIC - Melbourne (Remuneration Package Range)	60,000 55,000 - 65,000	70,000 65,000 - 85,000	80,000 75,000 - 160,000	120,000 110,000 - 250,000
QLD - Brisbane and Gold Coast (Remuneration Package Range)	52,000 45,000 - 60,000	70,000 55,000 - 85,000	80,000 75,000 - 120,000	110,000 105,000 - 200,000
SA - Adelaide (Remuneration Package Range)	45,000 40,000 - 50,000	58,000 50,000 - 65,000	70,000 65,000 - 80,000	100,000 90,000 - 120,000
WA - Perth (Remuneration Package Range)	65,000 56,000 - 71,000	74,000 65,000 - 75,000	80,000 75,000 - 100,000	120,000 110,000 - 135,000
ACT - Canberra (Remuneration Package Range)	42,000 40,000 - 46,000	55,000 50,000 - 65,000	72,000 65,000 - 80,000	110,000 90,000 - 120,000
TAS - Hobart (Remuneration Package Range)	42,000 40,000 - 45,000	55,000 50,000 - 60,000	70,000 65,000 - 75,000	90,000 85,000 - 100,000
NZ - Auckland (Remuneration Package Range)	45,000 40,000 - 65,000	52,000 46,000 - 57,000	62,000 58,000 - 66,000	90,000 80,000 - 100,000
NZ - Christchurch / Wellington (Remuneration Package Range)	55,000 45,000 - 65,000	60,000 45,000 - 70,000	70,000 55,000 - 80,000	80,000 70,000 - 100,000

Residential Lending	Mortgage Assessor / Credit Analyst	Senior Mortgage Assessor / Credit Analyst	Mobile Lending Manager	Senior Manager
	Typical Salary	Typical Salary	Typical Salary	Typical Salary
NSW - Sydney (Remuneration Package Range)	60,000 50,000 - 65,000	70,000 65,000 - 75,000	70,000 65,000 - 80,000	110,000 90,000 - 120,000
VIC - Melbourne (Remuneration Package Range)	52,000 42,000 - 55,000	58,000 47,000 - 65,000	70,000 60,000 - 80,000	110,000 75,000 - 120,000
QLD - Brisbane and Gold Coast (Remuneration Package Range)	55,000 45,000 - 65,000	62,000 50,000 - 75,000	70,000 55,000 - 85,000	120,000 100,000 - 140,000
SA - Adelaide (Remuneration Package Range)	40,000 38,000 - 50,000	48,000 45,000 - 60,000	70,000 65,000 - 80,000	80,000 75,000 - 90,000
WA - Perth (Remuneration Package Range)	52,000 46,000 - 60,000	62,000 51,000 - 70,000	75,000 65,000 - 87,000	119,000 109,000 - 130,000
ACT - Canberra (Remuneration Package Range)	45,000 40,000 - 50,000	52,000 45,000 - 60,000	62,000 58,000 - 70,000	70,000 65,000 - 75,000
TAS - Hobart (Remuneration Package Range)	38,000 33,000 - 45,000	46,000 36,000 - 55,000	70,000 65,000 - 80,000	80,000 75,000 - 90,000
NZ - Auckland (Remuneration Package Range)	40,000 35,000 - 45,000	50,000 48,000 - 53,000	52,000 50,000 - 55,000	73,000 70,000 - 80,000
NZ - Christchurch / Wellington (Remuneration Package Range)	40,000 38,000 - 45,000	52,000 45,000 - 60,000	55,000 48,000 - 65,000	73,000 60,000 - 80,000

Corporate & Commercial Lending	Assistant Relationship Manager	Relationship Manager	Senior Relationship Manager
	Typical Salary	Typical Salary	Typical Salary
NSW - Sydney (Remuneration Package Range)	70,000 55,000 - 75,000	100,000 90,000 - 110,000	135,000 110,000 - 160,000
VIC - Melbourne (Remuneration Package Range)	68,000 57,000 - 75,000	95,000 75,000 - 100,000	110,000 90,000 - 130,000
QLD - Brisbane and Gold Coast (Remuneration Package Range)	65,000 55,000 - 75,000	100,000 90,000 - 130,000	135,000 120,000 - 150,000
SA - Adelaide (Remuneration Package Range)	50,000 45,000 - 55,000	75,000 70,000 - 85,000	85,000 75,000 - 95,000
WA - Perth (Remuneration Package Range)	82,000 71,000 - 93,000	109,000 98,000 - 125,000	140,000 131,000 - 185,000
ACT - Canberra (Remuneration Package Range)	55,000 50,000 - 60,000	65,000 60,000 - 70,000	80,000 70,000 - 85,000
TAS - Hobart (Remuneration Package Range)	50,000 45,000 - 55,000	60,000 55,000 - 70,000	75,000 70,000 - 85,000
NZ - Auckland (Remuneration Package Range)	62,000 60,000 - 65,000	68,000 65,000 - 75,000	78,000 72,000 - 85,000
NZ - Christchurch / Wellington (Remuneration Package Range)	60,000 53,000 - 65,000	70,000 65,000 - 75,000	75,000 70,000 - 80,000

Salaries include Superannuation

New Zealand Salaries are represented in New Zealand Dollars

Corporate & Commercial Lending	Executive Manager	State Manager	Business Development Manager
	Typical Salary	Typical Salary	Typical Salary
NSW - Sydney (Remuneration Package Range)	165,000 160,000 - 180,000	220,000 180,000 - 250,000	130,000 120,000 - 160,000
VIC - Melbourne (Remuneration Package Range)	165,000 150,000 - 180,000	200,000 150,000 - 220,000	120,000 110,000 - 150,000
QLD - Brisbane and Gold Coast (Remuneration Package Range)	180,000 160,000 - 200,000	220,000 200,000 - 240,000	137,000 120,000 - 155,000
SA - Adelaide (Remuneration Package Range)	100,000 90,000 - 140,000	120,000 100,000 - 140,000	110,000 100,000 - 120,000
WA - Perth (Remuneration Package Range)	153,000 142,000 - 185,000	220,000 195,000 - 250,000	153,000 130,000 - 183,000
ACT - Canberra (Remuneration Package Range)	100,000 90,000 - 140,000	120,000 100,000 - 140,000	80,000 75,000 - 120,000
TAS - Hobart (Remuneration Package Range)	90,000 80,000 - 95,000	110,000 90,000 - 120,000	90,000 75,000 - 120,000
NZ - Auckland (Remuneration Package Range)	100,000 90,000 - 120,000	130,000 120,000 - 150,000	95,000 80,000 - 110,000
NZ - Christchurch / Wellington (Remuneration Package Range)	90,000 80,000 - 95,000	130,000 90,000 - 140,000	90,000 65,000 - 100,000

Asset / Auto Finance / Finance	Settlement Officer	Credit Analyst	Senior Credit Analyst	Business Development Manager	Senior Business Development Manager
	Typical Salary	Typical Salary	Typical Salary	Typical Salary	Typical Salary
NSW - Sydney (Remuneration Package Range)	50,000 45,000 - 55,000	55,000 52,000 - 65,000	70,000 60,000 - 85,000	115,000 90,000 - 120,000	120,000 110,000 - 130,000
VIC - Melbourne (Remuneration Package Range)	49,000 45,000 - 54,000	54,000 52,000 - 65,000	65,000 60,000 - 75,000	95,000 80,000 - 100,000	120,000 110,000 - 130,000
QLD - Brisbane and Gold Coast (Remuneration Package Range)	43,000 40,000 - 45,000	55,000 50,000 - 60,000	70,000 60,000 - 80,000	105,000 90,000 - 120,000	115,000 100,000 - 130,000
SA - Adelaide (Remuneration Package Range)	40,000 38,000 - 42,000	45,000 40,000 - 50,000	55,000 50,000 - 65,000	90,000 85,000 - 100,000	120,000 90,000 - 125,000
WA - Perth (Remuneration Package Range)	45,000 40,000 - 47,000	65,000 54,000 - 76,000	76,000 70,000 - 82,000	98,000 87,000 - 120,000	130,000 110,000 - 174,000
ACT - Canberra (Remuneration Package Range)	40,000 38,000 - 42,000	50,000 46,000 - 55,000	65,000 63,000 - 67,000	75,000 65,000 - 80,000	110,000 90,000 - 120,000
TAS - Hobart (Remuneration Package Range)	38,000 36,000 - 40,000	45,000 40,000 - 50,000	55,000 50,000 - 65,000	90,000 85,000 - 100,000	100,000 90,000 - 110,000
NZ - Auckland (Remuneration Package Range)	42,000 35,000 - 48,000	53,000 50,000 - 60,000	58,000 55,000 - 75,000	85,000 80,000 - 90,000	90,000 85,000 - 95,000
NZ - Christchurch / Wellington (Remuneration Package Range)	38,000 35,000 - 45,000	53,000 50,000 - 60,000	58,000 55,000 - 75,000	85,000 70,000 - 90,000	90,000 75,000 - 95,000

Rural Lending	Assistant Relationship Manager	Lending / Relationship Manager	Senior / District Relationship Manager
	Typical Salary	Typical Salary	Typical Salary
NSW - Sydney (Remuneration Package Range)	61,000 50,000 - 65,000	90,000 70,000 - 100,000	130,000 110,000 - 150,000
VIC - Melbourne (Remuneration Package Range)	61,000 55,000 - 65,000	90,000 70,000 - 100,000	130,000 110,000 - 150,000
QLD - Brisbane and Gold Coast (Remuneration Package Range)	62,000 55,000 - 70,000	90,000 70,000 - 100,000	140,000 135,000 - 170,000
SA - Adelaide (Remuneration Package Range)	50,000 45,000 - 60,000	75,000 60,000 - 80,000	110,000 95,000 - 140,000
WA - Perth (Remuneration Package Range)	76,000 71,000 - 98,000	109,000 87,000 - 130,000	140,000 130,000 - 175,000
ACT - Canberra (Remuneration Package Range)	50,000 45,000 - 55,000	80,000 75,000 - 85,000	110,000 90,000 - 120,000
TAS - Hobart (Remuneration Package Range)	50,000 45,000 - 55,000	70,000 60,000 - 80,000	100,000 75,000 - 115,000
NZ - Auckland (Remuneration Package Range)	52,000 48,000 - 59,000	85,000 75,000 - 100,000	110,000 90,000 - 120,000
NZ - Christchurch / Wellington (Remuneration Package Range)	50,000 48,000 - 59,000	70,000 60,000 - 95,000	100,000 70,000 - 120,000

Superannuation	Senior Administrator	Team Leader	Fund Manager	Administrator	Manager
	Typical Salary	Typical Salary	Typical Salary	Typical Salary	Typical Salary
NSW - Sydney (Remuneration Package Range)	55,000 50,000 - 60,000	75,000 65,000 - 85,000	130,000 100,000 - 150,000	50,000 45,000 - 55,000	95,000 85,000 - 100,000
VIC - Melbourne (Remuneration Package Range)	50,000 45,000 - 55,000	55,000 47,000 - 62,000	120,000 100,000 - 130,000	45,000 36,000 - 48,000	90,000 71,000 - 100,000
QLD - Brisbane and Gold Coast (Remuneration Package Range)	50,000 45,000 - 55,000	55,000 47,000 - 62,000	120,000 100,000 - 130,000	45,000 36,000 - 48,000	90,000 71,000 - 100,000
SA - Adelaide (Remuneration Package Range)	42,000 40,000 - 45,000	50,000 45,000 - 55,000	100,000 90,000 - 110,000	38,000 34,000 - 40,000	50,000 45,000 - 65,000
WA - Perth (Remuneration Package Range)	55,000 45,000 - 65,000	75,000 65,000 - 85,000	130,000 110,000 - 185,000	46,000 40,000 - 49,000	98,000 87,000 - 120,000
ACT - Canberra (Remuneration Package Range)	42,000 40,000 - 45,000	47,000 45,000 - 50,000	100,000 90,000 - 110,000	32,000 30,000 - 35,000	50,000 45,000 - 55,000
TAS - Hobart (Remuneration Package Range)	42,000 40,000 - 45,000	45,000 42,000 - 50,000	75,000 70,000 - 85,000	35,000 30,000 - 45,000	60,000 55,000 - 65,000
NZ - Auckland (Remuneration Package Range)	32,000 30,000 - 35,000	45,000 38,000 - 47,000	48,000 47,000 - 60,000	48,000 47,000 - 60,000	60,000 55,000 - 65,000
NZ - Christchurch / Wellington (Remuneration Package Range)	45,000 40,000 - 50,000	52,000 45,000 - 60,000	68,000 55,000 - 75,000	48,000 47,000 - 60,000	60,000 55,000 - 65,000

Salaries include Superannuation

New Zealand Salaries are represented in New Zealand Dollars

Superannuation Administration (Defined Benefit)	Fund Administrator	Senior Administrator	Team Leader	Administration Manager	Fund Manager
	Typical Salary	Typical Salary	Typical Salary	Typical Salary	Typical Salary
NSW - Sydney (Remuneration Package Range)	50,000 45,000 - 55,000	60,000 55,000 - 65,000	75,000 65,000 - 85,000	100,000 90,000 - 110,000	125,000 100,000 - 130,000
VIC - Melbourne (Remuneration Package Range)	47,000 45,000 - 50,000	55,000 50,000 - 65,000	65,000 63,000 - 85,000	90,000 71,000 - 95,000	125,000 100,000 - 130,000
QLD - Brisbane and Gold Coast (Remuneration Package Range)	41,000 38,000 - 45,000	60,000 55,000 - 65,000	70,000 60,000 - 80,000	92,000 85,000 - 100,000	120,000 100,000 - 140,000
SA - Adelaide (Remuneration Package Range)	38,000 33,000 - 40,000	42,000 38,000 - 48,000	48,000 40,000 - 55,000	80,000 70,000 - 85,000	100,000 90,000 - 110,000
WA - Perth (Remuneration Package Range)	43,000 41,000 - 45,000	49,000 45,000 - 55,000	65,000 55,000 - 75,000	98,000 87,000 - 120,000	130,000 120,000 - 185,000
ACT - Canberra (Remuneration Package Range)	40,000 38,000 - 42,000	50,000 48,000 - 52,000	55,000 53,000 - 58,000	80,000 75,000 - 85,000	100,000 90,000 - 120,000
TAS - Hobart (Remuneration Package Range)	36,000 33,000 - 38,000	40,000 38,000 - 42,000	48,000 40,000 - 50,000	75,000 70,000 - 85,000	90,000 80,000 - 100,000
NZ - Auckland (Remuneration Package Range)	35,000 30,000 - 40,000	44,000 38,000 - 52,000	47,000 42,000 - 50,000	50,000 47,000 - 60,000	95,000 85,000 - 105,000
NZ - Christchurch / Wellington (Remuneration Package Range)	35,000 30,000 - 40,000	45,000 38,000 - 52,000	47,000 42,000 - 50,000	50,000 47,000 - 60,000	95,000 85,000 - 105,000

Superannuation Client Services	Call Centre Member Services	Senior Member Services	Senior Member Services Team Leader	Team Leader Call Centre Manager	Call Centre Manager
	Typical Salary	Typical Salary	Typical Salary	Typical Salary	Typical Salary
NSW - Sydney (Remuneration Package Range)	45,000 40,000 - 50,000	55,000 50,000 - 60,000	75,000 65,000 - 80,000	85,000 75,000 - 90,000	100,000 90,000 - 110,000
VIC - Melbourne (Remuneration Package Range)	45,000 40,000 - 50,000	55,000 42,000 - 60,000	64,000 60,000 - 80,000	75,000 70,000 - 85,000	85,000 71,000 - 90,000
QLD - Brisbane and Gold Coast (Remuneration Package Range)	37,000 35,000 - 40,000	46,000 43,000 - 50,000	72,000 65,000 - 80,000	75,000 65,000 - 85,000	95,000 80,000 - 110,000
SA - Adelaide (Remuneration Package Range)	38,000 37,000 - 41,000	40,000 39,000 - 46,000	52,000 50,000 - 57,000	68,000 65,000 - 87,000	80,000 76,000 - 109,000
WA - Perth (Remuneration Package Range)	46,000 42,000 - 52,000	51,000 50,000 - 60,000	65,000 55,000 - 70,000	80,000 70,000 - 85,000	120,000 100,000 - 170,000
ACT - Canberra (Remuneration Package Range)	35,000 32,000 - 36,000	37,000 35,000 - 38,000	50,000 45,000 - 55,000	60,000 50,000 - 65,000	80,000 70,000 - 85,000
TAS - Hobart (Remuneration Package Range)	34,000 30,000 - 45,000	37,000 35,000 - 38,000	43,000 38,000 - 45,000	48,000 45,000 - 55,000	70,000 65,000 - 80,000
NZ - Auckland (Remuneration Package Range)	35,000 30,000 - 40,000	39,000 35,000 - 42,000	45,000 40,000 - 50,000	50,000 45,000 - 55,000	75,000 65,000 - 85,000
NZ - Christchurch / Wellington (Remuneration Package Range)	35,000 30,000 - 40,000	39,000 35,000 - 42,000	45,000 40,000 - 50,000	60,000 50,000 - 70,000	75,000 65,000 - 90,000

Funds Management	Administrator	Senior Administrator	Manager	Business Development Manager	General Manager
	Typical Salary	Typical Salary	Typical Salary	Typical Salary	Typical Salary
NSW - Sydney (Remuneration Package Range)	50,000 40,000 - 55,000	60,000 50,000 - 70,000	105,000 85,000 - 120,000	110,000 100,000 - 120,000	155,000 140,000 - 165,000
VIC - Melbourne (Remuneration Package Range)	43,000 40,000 - 45,000	49,000 47,000 - 50,000	85,000 75,000 - 90,000	95,000 90,000 - 120,000	150,000 130,000 - 160,000
QLD - Brisbane and Gold Coast (Remuneration Package Range)	42,000 40,000 - 45,000	60,000 50,000 - 70,000	90,000 80,000 - 100,000	120,000 110,000 - 130,000	155,000 140,000 - 170,000
SA - Adelaide (Remuneration Package Range)	38,000 34,000 - 42,000	45,000 38,000 - 50,000	65,000 55,000 - 75,000	90,000 80,000 - 100,000	110,000 100,000 - 140,000
WA - Perth (Remuneration Package Range)	43,000 38,000 - 45,000	50,000 45,000 - 52,000	85,000 80,000 - 100,000	130,000 120,000 - 153,000	165,000 164,000 - 218,000
ACT - Canberra (Remuneration Package Range)	35,000 33,000 - 36,000	45,000 42,000 - 46,000	75,000 70,000 - 80,000	80,000 75,000 - 85,000	110,000 100,000 - 120,000
TAS - Hobart (Remuneration Package Range)	34,000 30,000 - 45,000	43,000 41,000 - 45,000	65,000 55,000 - 75,000	80,000 75,000 - 85,000	100,000 90,000 - 120,000
NZ - Auckland (Remuneration Package Range)	36,000 35,000 - 42,000	42,000 38,000 - 48,000	63,000 50,000 - 70,000	80,000 65,000 - 90,000	105,000 90,000 - 125,000
NZ - Christchurch / Wellington (Remuneration Package Range)	40,000 35,000 - 45,000	45,000 38,000 - 50,000	60,000 50,000 - 70,000	80,000 65,000 - 90,000	100,000 90,000 - 115,000

Funds Management	Settlements Officer	Senior Settlements Officer	Supervisor	Unit Registry	Unit Pricing
	Typical Salary	Typical Salary	Typical Salary	Typical Salary	Typical Salary
NSW - Sydney (Remuneration Package Range)	50,000 45,000 - 55,000	60,000 55,000 - 65,000	80,000 65,000 - 85,000	50,000 45,000 - 55,000	55,000 50,000 - 60,000
VIC - Melbourne (Remuneration Package Range)	42,000 40,000 - 45,000	49,000 43,000 - 54,000	55,000 53,000 - 60,000	40,000 36,000 - 45,000	50,000 45,000 - 52,000
QLD - Brisbane and Gold Coast (Remuneration Package Range)	42,000 40,000 - 45,000	50,000 45,000 - 55,000	60,000 55,000 - 70,000	38,000 34,000 - 40,000	48,000 45,000 - 55,000
SA - Adelaide (Remuneration Package Range)	40,000 38,000 - 42,000	45,000 42,000 - 46,000	55,000 45,000 - 65,000	36,000 35,000 - 40,000	40,000 35,000 - 45,000
WA - Perth (Remuneration Package Range)	45,000 38,000 - 46,000	52,000 49,000 - 54,000	55,000 50,000 - 60,000	46,000 41,000 - 49,000	59,000 49,000 - 62,000
ACT - Canberra (Remuneration Package Range)	36,000 34,000 - 39,000	44,000 42,000 - 46,000	47,000 45,000 - 50,000	35,000 34,000 - 40,000	40,000 35,000 - 45,000
TAS - Hobart (Remuneration Package Range)	34,000 33,000 - 35,000	40,000 38,000 - 42,000	47,000 45,000 - 50,000	32,000 30,000 - 34,000	40,000 35,000 - 45,000
NZ - Auckland (Remuneration Package Range)	40,000 35,000 - 45,000	42,000 40,000 - 44,000	50,000 45,000 - 65,000	35,000 34,000 - 40,000	45,000 40,000 - 50,000
NZ - Christchurch / Wellington (Remuneration Package Range)	40,000 35,000 - 45,000	45,000 40,000 - 50,000	48,000 46,000 - 60,000	35,000 34,000 - 40,000	55,000 45,000 - 60,000

Funds Management	Client Services Officer	Senior Client Services Officer	Client Services Supervisor
	Typical Salary	Typical Salary	Typical Salary
NSW - Sydney (Remuneration Package Range)	50,000 45,000 - 52,000	55,000 50,000 - 60,000	65,000 60,000 - 75,000
VIC - Melbourne (Remuneration Package Range)	42,000 39,000 - 43,000	48,000 45,000 - 50,000	60,000 55,000 - 63,000
QLD - Brisbane and Gold Coast (Remuneration Package Range)	38,000 34,000 - 39,000	45,000 40,000 - 46,000	52,000 48,000 - 53,000
SA - Adelaide (Remuneration Package Range)	38,000 34,000 - 42,000	40,000 35,000 - 45,000	48,000 40,000 - 55,000
WA - Perth (Remuneration Package Range)	48,000 45,000 - 52,000	50,000 45,000 - 55,000	60,000 54,000 - 70,000
ACT - Canberra (Remuneration Package Range)	36,000 34,000 - 38,000	47,000 41,000 - 51,000	52,000 46,000 - 56,000
TAS - Hobart (Remuneration Package Range)	35,000 34,000 - 38,000	40,000 35,000 - 44,000	48,000 40,000 - 55,000
NZ - Auckland (Remuneration Package Range)	38,000 34,000 - 42,000	43,000 40,000 - 45,000	52,000 48,000 - 58,000
NZ - Christchurch / Wellington (Remuneration Package Range)	38,000 34,000 - 42,000	48,000 42,000 - 52,000	55,000 50,000 - 60,000

Treasury Operations Money Market / FX / Fixed Interest Settlements / Derivatives / Capital Market	Officer	Senior Officer	Supervisor	Manager	Senior Manager
	Typical Salary	Typical Salary	Typical Salary	Typical Salary	Typical Salary
NSW - Sydney (Remuneration Package Range)	45,000 44,000 - 50,000	60,000 55,000 - 65,000	70,000 65,000 - 75,000	90,000 80,000 - 95,000	130,000 110,000 - 150,000
VIC - Melbourne (Remuneration Package Range)	42,000 38,000 - 46,000	48,000 43,000 - 50,000	55,000 54,000 - 60,000	85,000 70,000 - 90,000	110,000 100,000 - 120,000
QLD - Brisbane and Gold Coast (Remuneration Package Range)	41,000 38,000 - 45,000	47,000 45,000 - 50,000	60,000 55,000 - 65,000	90,000 75,000 - 105,000	125,000 110,000 - 140,000
SA - Adelaide (Remuneration Package Range)	38,000 36,000 - 42,000	44,000 42,000 - 50,000	50,000 45,000 - 55,000	65,000 55,000 - 70,000	85,000 75,000 - 95,000
WA - Perth (Remuneration Package Range)	44,000 40,000 - 46,000	49,000 46,000 - 52,000	60,000 54,000 - 70,000	87,000 65,000 - 109,000	130,000 120,000 - 153,000
ACT - Canberra (Remuneration Package Range)	40,000 36,000 - 43,000	45,000 44,000 - 48,000	50,000 49,000 - 53,000	70,000 68,000 - 78,000	90,000 80,000 - 95,000
TAS - Hobart (Remuneration Package Range)	35,000 32,000 - 40,000	40,000 38,000 - 47,000	47,000 45,000 - 55,000	65,000 60,000 - 72,000	85,000 75,000 - 95,000
NZ - Auckland (Remuneration Package Range)	38,000 37,000 - 40,000	40,000 38,000 - 45,000	45,000 43,000 - 50,000	65,000 60,000 - 72,000	90,000 80,000 - 100,000
NZ - Christchurch / Wellington (Remuneration Package Range)	45,000 40,000 - 50,000	50,000 45,000 - 55,000	55,000 50,000 - 60,000	65,000 55,000 - 80,000	105,000 90,000 - 115,000

Financial Markets	Settlement Officer	Senior Officer	Supervisor	Manager	Corporate Actions Officer
	Typical Salary	Typical Salary	Typical Salary	Typical Salary	Typical Salary
NSW - Sydney (Remuneration Package Range)	45,000 44,000 - 50,000	65,000 55,000 - 70,000	70,000 65,000 - 75,000	95,000 80,000 - 120,000	55,000 50,000 - 60,000
VIC - Melbourne (Remuneration Package Range)	43,000 40,000 - 45,000	48,000 45,000 - 50,000	65,000 55,000 - 70,000	90,000 70,000 - 100,000	50,000 48,000 - 57,000
QLD - Brisbane and Gold Coast (Remuneration Package Range)	42,000 40,000 - 45,000	55,000 50,000 - 60,000	65,000 55,000 - 70,000	85,000 70,000 - 100,000	50,000 45,000 - 55,000
SA - Adelaide (Remuneration Package Range)	38,000 36,000 - 42,000	42,000 38,000 - 47,000	50,000 45,000 - 55,000	75,000 50,000 - 80,000	43,000 40,000 - 45,000
WA - Perth (Remuneration Package Range)	46,000 41,000 - 49,000	55,000 50,000 - 58,000	60,000 54,000 - 70,000	85,000 70,000 - 100,000	52,000 45,000 - 55,000
ACT - Canberra (Remuneration Package Range)	36,000 34,000 - 38,000	40,000 38,000 - 47,000	50,000 45,000 - 55,000	75,000 50,000 - 80,000	43,000 38,000 - 45,000
TAS - Hobart (Remuneration Package Range)	35,000 34,000 - 37,000	39,000 38,000 - 45,000	48,000 43,000 - 55,000	60,000 50,000 - 65,000	42,000 38,000 - 45,000
NZ - Auckland (Remuneration Package Range)	40,000 38,000 - 42,000	48,000 45,000 - 50,000	55,000 53,000 - 60,000	65,000 60,000 - 70,000	45,000 40,000 - 48,000
NZ - Christchurch / Wellington (Remuneration Package Range)	45,000 40,000 - 50,000	55,000 50,000 - 60,000	60,000 55,000 - 65,000	70,000 60,000 - 80,000	45,000 40,000 - 50,000

Financial Markets / Margin Lending	Client Services	Support	Business Development
	Typical Salary	Typical Salary	Typical Salary
NSW - Sydney (Remuneration Package Range)	50,000 45,000 - 55,000	45,000 42,000 - 50,000	95,000 80,000 - 105,000
VIC - Melbourne (Remuneration Package Range)	43,000 38,000 - 47,000	42,000 38,000 - 45,000	95,000 70,000 - 105,000
QLD - Brisbane and Gold Coast (Remuneration Package Range)	45,000 40,000 - 50,000	43,000 40,000 - 45,000	100,000 90,000 - 120,000
SA - Adelaide (Remuneration Package Range)	38,000 36,000 - 42,000	38,000 35,000 - 42,000	80,000 70,000 - 90,000
WA - Perth (Remuneration Package Range)	42,000 35,000 - 46,000	42,000 28,000 - 46,000	105,000 98,000 - 140,000
ACT - Canberra (Remuneration Package Range)	35,000 33,000 - 39,000	38,000 35,000 - 40,000	70,000 65,000 - 75,000
TAS - Hobart (Remuneration Package Range)	34,000 33,000 - 35,000	36,000 35,000 - 40,000	70,000 65,000 - 75,000
NZ - Auckland (Remuneration Package Range)	45,000 40,000 - 50,000	37,000 35,000 - 45,000	85,000 80,000 - 90,000
NZ - Christchurch / Wellington (Remuneration Package Range)	45,000 40,000 - 50,000	37,000 35,000 - 45,000	85,000 80,000 - 90,000

Trade Finance	Processing Officer	Senior Processing Officer	Team Leader	Manager
	Typical Salary	Typical Salary	Typical Salary	Typical Salary
NSW - Sydney (Remuneration Package Range)	45,000 42,000 - 48,000	50,000 45,000 - 55,000	61,000 55,000 - 65,000	110,000 80,000 - 120,000
VIC - Melbourne (Remuneration Package Range)	45,000 40,000 - 47,000	48,000 47,000 - 52,000	61,000 47,000 - 68,000	110,000 80,000 - 120,000
QLD - Brisbane and Gold Coast (Remuneration Package Range)	41,000 37,000 - 45,000	53,000 48,000 - 58,000	56,000 48,000 - 65,000	92,000 75,000 - 110,000
SA - Adelaide (Remuneration Package Range)	38,000 36,000 - 42,000	40,000 38,000 - 45,000	48,000 45,000 - 55,000	65,000 50,000 - 67,000
WA - Perth (Remuneration Package Range)	49,000 43,000 - 52,000	52,000 49,000 - 55,000	60,000 55,000 - 65,000	119,000 87,000 - 131,000
ACT - Canberra (Remuneration Package Range)	35,000 33,000 - 39,000	40,000 38,000 - 45,000	48,000 45,000 - 50,000	70,000 65,000 - 75,000
TAS - Hobart (Remuneration Package Range)	33,000 30,000 - 34,000	38,000 35,000 - 40,000	44,000 42,000 - 45,000	65,000 60,000 - 75,000
NZ - Auckland (Remuneration Package Range)	35,000 33,000 - 39,000	40,000 38,000 - 45,000	50,000 40,000 - 58,000	65,000 60,000 - 75,000
NZ - Christchurch / Wellington (Remuneration Package Range)	34,000 30,000 - 38,000	38,000 35,000 - 42,000	50,000 40,000 - 58,000	65,000 60,000 - 75,000

Financial Planning	Para Planner	Senior Para Planner (Qualified)	Associate Financial Planner	Financial Planner (Qualified)	Client Services
	Average Remuneration Package	Average Remuneration Package	Average Remuneration Package	Average Remuneration Package	Average Remuneration Package
NSW - Sydney (Remuneration Package Range)	55,000 50,000 - 60,000	70,000 60,000 - 85,000	60,000 50,000 - 70,000	95,000 75,000 - 120,000	50,000 45,000 - 55,000
VIC - Melbourne (Remuneration Package Range)	55,000 50,000 - 60,000	70,000 55,000 - 75,000	60,000 50,000 - 70,000	90,000 70,000 - 110,000	50,000 45,000 - 55,000
QLD - Brisbane and Gold Coast (Remuneration Package Range)	55,000 50,000 - 60,000	80,000 70,000 - 90,000	53,000 50,000 - 55,000	85,000 70,000 - 100,000	45,000 40,000 - 50,000
SA - Adelaide (Remuneration Package Range)	45,000 40,000 - 55,000	55,000 50,000 - 65,000	60,000 50,000 - 70,000	90,000 80,000 - 100,000	38,000 35,000 - 50,000
WA - Perth (Remuneration Package Range)	68,000 60,000 - 80,000	80,000 60,000 - 95,000	60,000 54,000 - 70,000	115,000 98,000 - 120,000	49,000 41,000 - 55,000
ACT - Canberra (Remuneration Package Range)	45,000 40,000 - 50,000	55,000 50,000 - 60,000	65,000 60,000 - 70,000	85,000 70,000 - 100,000	45,000 40,000 - 50,000
TAS - Hobart (Remuneration Package Range)	50,000 45,000 - 55,000	55,000 45,000 - 70,000	57,000 45,000 - 70,000	70,000 55,000 - 105,000	50,000 45,000 - 55,000
NZ - Auckland (Remuneration Package Range)	47,000 43,000 - 60,000	58,000 53,000 - 68,000	63,000 60,000 - 70,000	90,000 80,000 - 100,000	60,000 55,000 - 65,000
NZ - Christchurch / Wellington (Remuneration Package Range)	47,000 43,000 - 60,000	58,000 53,000 - 68,000	63,000 60,000 - 70,000	90,000 80,000 - 100,000	60,000 55,000 - 65,000

Financial Planning	Financial Planner (Qualified - Banking Ind.)	Practice Development Manager	Dealership Manager	Adviser Assistant
	Average Remuneration Package	Average Remuneration Package	Average Remuneration Package	Average Remuneration Package
NSW - Sydney (Remuneration Package Range)	95,000 75,000 - 120,000	140,000 110,000 - 170,000	120,000 115,000 - 125,000	55,000 50,000 - 60,000
VIC - Melbourne (Remuneration Package Range)	90,000 75,000 - 110,000	120,000 100,000 - 140,000	120,000 115,000 - 125,000	45,000 40,000 - 50,000
QLD - Brisbane and Gold Coast (Remuneration Package Range)	90,000 70,000 - 120,000	110,000 95,000 - 130,000	125,000 120,000 - 130,000	40,000 35,000 - 45,000
SA - Adelaide (Remuneration Package Range)	80,000 65,000 - 100,000	90,000 80,000 - 100,000	95,000 80,000 - 120,000	40,000 38,000 - 42,000
WA - Perth (Remuneration Package Range)	93,000 76,000 - 131,000	130,000 98,000 - 142,000	150,000 140,000 - 190,000	49,000 41,000 - 55,000
ACT - Canberra (Remuneration Package Range)	80,000 75,000 - 90,000	90,000 80,000 - 110,000	110,000 90,000 - 130,000	45,000 40,000 - 50,000
TAS - Hobart (Remuneration Package Range)	70,000 55,000 - 105,000	90,000 85,000 - 95,000	95,000 80,000 - 110,000	40,000 35,000 - 45,000
NZ - Auckland (Remuneration Package Range)	85,000 80,000 - 100,000	85,000 80,000 - 100,000	140,000 110,000 - 160,000	50,000 45,000 - 55,000
NZ - Christchurch / Wellington (Remuneration Package Range)	85,000 80,000 - 100,000	85,000 80,000 - 100,000	140,000 110,000 - 160,000	50,000 45,000 - 55,000

Typical Benefits

- Education Costs
- Performance based bonuses
- Financial Planner (Qualified) salaries are exclusive of a bonus

All Salaries are representative of the total package value Package includes Superannuation New Zealand Salaries are represented in New Zealand Dollars