JOB DESCRIPTION

JOB TITLE	Personal Banking Officer
DEPARTMENT/UNIT	Branch Sales
REPORTS TO	Branch Manager/ Lead- Sales
DIRECTLY SUPERVISES	-
INDIRECTLY SUPERVISES	-
TERMS	Permanent ☒ Contract ☐ Full-Time ☒ Part-Time ☐

Job Summary
The Personal Banking Officer contributes to the overall success of the branch by achieving set targets and executing specific sales strategies in compliance with all regulatory policies and procedures. The main objective of the incumbent is to identify sales opportunities and capitalize on these opportunities, be it with existing customers or seeking out new clients. Effectively fulfilling this role is crucial to growing the market share of GBTI and generating trust with our customers and co-workers.

Essential Duties and Responsibilities

1. Negotiate and establish individual goals/ targets with direct Supervisor or Sales/Branch Manager.
2. Utilize tools acquired through training and coaching to offer practical guidance and solutions to all current and prospective customers' needs.
3. Maintain thorough knowledge of product features, benefits, pricing policies and procedures for all commercial, retail and deposit products.
4. Maintain a basic understanding of local competitor offers, including leading rates in the market.
5. Participate in weekly coaching with direct supervisor, weekly sales meetings and daily kick-offs to develop credit/selling skills, share successes and communicate results.
6. Perform regular reviews of your sales performance to identify gaps and develop an improvement plan.
7. Participate in periodic coaching and training sessions conducted by the Lead-SME Unit, Manager –Credit Risk, Chief Commercial Officer and /or Manager- Talent Development.
8. Carefully assess customers' financial needs to provide practical solutions by advising

them on credit facilities appropriate to their stated goals, objectives and risk tolerance.

9. Open new accounts for credit-related customers.
10. Maintain basic knowledge in both retail and commercial lending including all policies and procedures relating to the same and should seek to always enhance that knowledge.
11. Develop new customer prospects through recommendations from existing customers and support team. Ensure that referrals from service staff are actioned promptly and feedback provided to supervising officer or Branch Manager.
12. Lend significant support to all bank promotional and marketing initiatives and community or social activities targeted for credit customers.
13. Must have a thorough Knowledge of alternate channel offerings, i.e., Go Banking, Point of Sale and ATMs and educate customers on such options.
14. Ensure customer contact and other relevant information is current.
15. Monitor delinquent accounts including updating of the Collection Management Software (CMS).
16. Conduct field visits for new credit facilities, tranche disbursals and delinquent customers.
17. Follow up and take necessary actions for outstanding collateral matters.
18. Conduct exercises for Hardcore Overdrafts in accordance with the revised SG5.
19. Prepare monthly/quarterly reports as required.
20. Ensure audit findings for respective clients are addressed promptly.
21. Prepare weekly Loan KPI Form and sales pipeline for review/discussion with Branch Manager.
22. Prepare yearly letters to clients for the submission of financial statements, valuations and updated documents. Letters to be dispatched by the second month of the new year.
23. Ensure that the official gazettes, daily newspapers, and other media platforms are perused and matters relating to clients are addressed promptly.
24. Successfully identify affluent customers and refer them to the Branch Manager.
25. Follow up to ensure that the referral was successful, and the customer's needs are satisfied.
26. Effectively apply the knowledge of the features, benefits and policies of all deposit, corporate, retail and commercial products to effectively identify referral opportunities including Go Banking Point of Sale and ATM.
27. Effectively respond to all issues customers may be experiencing with their banking services or products by taking ownership and working with internal team within agreed timeframes to remedy the issue and restore the customer's confidence.
28. Always maintain a professional image; ensure workstations and customer exposed areas are organized.
29. Consistently deliver superior customer service by:

- Welcoming every customer
- Seek to understand and anticipate customer needs.
- Offer adequate advice and solutions based on the request.
- Always follow-through and keep promises and if challenged to do so, communicate the challenge with the customer.
- Sincerely thanks every customer, reminding them that their business is important to the Bank.

30. Maintain a thorough knowledge of regulatory compliance – AML, KYC, FATCA.
31. Apply the Know Your Customer (KYC) requirements including verifying and documenting Customer identity, source of funds, purpose of account, the nature and expected activity that is to be undertaken.
32. Confirm accuracy of existing KYC information and update as required.
33. Ensure Bank and Customer information is always kept secure and confidential.
34. Adhere to Bank and Branch security procedures with respect to assigned authorities and responsibilities.
35. Report any unusual transaction or fraudulent activity to your Compliance Officer/ Supervisor as per established policies and procedures.
36. Undertake all such other duties and responsibilities as may be assigned by Management from time to time.

Essential Education and Experience

- Diploma in Banking/Finance or any related fields
- Three (3) years' experience in banking (sales experience would be an asset)

Desirable Qualification

N/A

Knowledge/Skills and Abilities

- Knowledge of branch routine and operating procedures
- Knowledge of the bank's operating system (Flexcube), Microsoft Excel and Word

- Knowledge of retail and commercial Products and Services, Product features, benefits and related pricing policies and procedures.