

## **VACANCY**

### **INTERNAL SALES CONSULTANT FORDSBURG**

#### **CORE PURPOSE OF THE JOB**

To market the Banks asset based finance products including residential and commercial properties , Equipment Finance, Trade Finance and the Bank's Investment and Transactional Banking products by providing excellent service to customers and adherence to the policies and procedures.

#### **MAIN FUNCTIONS OF THE JOB INCLUDE:**

##### **Finance**

- Markets the Banks Finance Products.
- Process and submit finance proposals in line with procedural guidelines to Credit Committee for approval
- Prepares quotes and approval letters
- Conducts Trade Reviews as per trade diary and ensures process is actively managed.
- Ensures Sales budgets are met
- Ensures all transactions are compliance with FICA
- Interacts pro-actively with other departments in order to manage workflow
- Assists clients with requests relating to statements and settlements

##### **Investment and Transactional Banking**

- Markets the Banks investment and Transactional Banking products
- Conducts needs analysis on products and services in order to make recommendations
- Offers Investment and Banking advise to clients based on their needs
- Completes and submits all investment applications for clients
- Ensures monthly sales targets are achieved by effectively promoting the Bank's products
- Undertakes for all administration requirements as per the Bank's policy
- Submits completed applications for checking and scanning.

##### **Sales & Marketing**

- Acquires new clients by requesting qualified leads from existing clients and by promoting the Bank at all given opportunities
- Proactively Cross Sell all the Banks products.

##### **Customer Service**

- Develops constructive and cooperative working relationships with clients and ensure to maintain them over time
- Provides an efficient and effective service to all clients at all times in order to promote the Banks services

## **QUALIFICATIONS**

- Related tertiary qualification or studying towards a degree in Bcom finance/accounting
- A minimum of NQF5
- Must be FAIS compliant

## **PREFERRED EXPERIENCE**

- Minimum of 3 years' experience in a financial services institution preferably in a sales or similar role.
- General Banking would be an advantage

## **KNOWLEDGE**

- Banking systems
- Microsoft Office
- Bank Policies and Procedures
- Credit policies and procedures
- Legal policies and procedures
- National Credit Act
- FICA

## **SKILLS REQUIRED**

- Customer Orientated
- Good communication skills, written, verbal and numeric
- Ability to work under pressure
- Ability to meet strict deadlines
- Accuracy with attention to detail
- Trustworthy
- Ability to manage time
- Confidentiality
- Integrity
- Professional
- Analytical ability
- Time Management

Position is a demanding position and the applicant must be able to work under pressure and work within time constraints due to the meeting of strict deadlines.

It is a requirement to work every alternate Saturdays

Due to this being a critical position at the Bank, the notice of termination is three (3) months.

Kindly forward your CV to [hr@albaraka.co.za](mailto:hr@albaraka.co.za) .