

VACANCY

RELATIONSHIP CONSULTANT - TRANSACTIONAL BANKING KINGSMEAD - DURBAN

CORE PURPOSE OF THE JOB

To market the Bank's Transactional banking suite of products by opening accounts and providing excellent service to customers and adherence to the banks policies and procedures

KEY PERFORMANCE AREAS

Sales and Marketing

- Grows the Banks Transactional Banking Deposit book by sourcing new clients, with a specific focus on Business Accounts, as well as servicing existing clients by offering them Transactional Banking services
- Markets the Bank's Transactional Banking products, with a specific focus on Business Banking.
- Ensures Sales budgets are met
- Facilitates meetings and introductions with clients
- Presents to clients on Transactional Banking products available
- Communicates with clients i.e. function planning, mailshots etc
- Takes ownership and responsibility for own market sector
- Monitors and drives progress of opportunities identified
- Keeps up to date with Transactional Banking product range and pricing of Al Baraka Bank and competitors
- Ensures that the correct product is sold to meet the client's requirements
- Proactively monitors client's usage of electronic banking products

Customer Service

- Develops constructive and cooperative working relationship with clients and maintaining them over time
- Checks and encourages transactional activity on Corporate and Business accounts opened
- Attends to all clients' Transactional Banking requests and queries
- Provides an efficient and effective service to all clients at all times in order to promote the Banks services
- Networks with clients (may be required after hours)

Administration

- Manages and ensures that administrative functions are carried out efficiently
- Prepares applications and documentation in terms of procedural guidelines and full compliance of the Banks requirements
- Undertakes and ensures recovery of all fees due to the Bank
- Interacts pro-actively with other departments in order to manage workflow
- Updating information on Computer system as and when required
- Prepares welcome and training packs for clients
- Attends to all administrative issues required in terms of the Banks policies for all approved deals
- Ensures that all required information from clients are obtained timeously
- Provides reporting line manager with business activity schedules and call reports

PREFERRED QUALIFICATIONS

- A Bcom degree or Relevant Qualifications in Business Management will be required in order to meet the requirements of the role at the highest level of competence.
- The incumbent must also be Financial Advisory and Intermediary Services Act(FAIS) compliant (advantage).

PREFERRED EXPERIENCE

- Minimum of 5 years' experience with a financial services institution preferably in a Sales or similar position.
- A good knowledge of the transactional banking suite of products. General banking experience would be an advantage

SKILLS REQUIRED

- Strong marketing and negotiation skills
- Target driven
- Customer orientated
- Understand the different business entities
- Self-starter / self-motivator
- Accuracy
- Attention to detail
- Efficiency and time management
- Organizational ability

- Analytical ability
- Computer literacy
- Ability to work under pressure
- Communication skills (verbal and written)
- Must be able to travel
- Deadline driven
- Professional
- Trustworthy
- Confidentiality
- Neighbourly

KNOWLEDGE REQUIRED

- Full product knowledge of the bank's transactional banking suite of products
- Well rounded knowledge on competitor's products
- Microsoft Office
- Consumer Protection Act (CPA)
- Financial Intelligent Centre Act (FICA) policies & procedures

Kindly forward your cv to hr@albaraka.co.za