

Job Title:	Relationship Officer	Reports to:	Branch Manager
Unit:	Branch	Department:	Retail & Consumer Banking
Grade:		Date:	
Job Holder:		Supervisor:	
Signature		Signature:	

Job Purpose Statement	
The role involves maintaining positive customer relationships, increasing bank revenue through marketing, ensuring seamless customer service, and supporting the Relationship Manager in meeting client financial needs and marketing activities.	
Key Responsibilities	
<p>Financial</p> <ul style="list-style-type: none"> • Scrutinize reports and action any necessary corrections daily, weekly or monthly as appropriate. • Attend to all correspondence relating to the portfolio, including e-mails, phone calls, messages, documentation, etc. • Ensure that all customer and account records are in order and up to date. This includes filing, updating customer records on the bank system at every opportunity. • Follow through promptly and meticulously on instructions given by the Relationship Manager. • Keep Relationship Manager informed of progress made on customer matters. Surface 'bad news', complaints, and claims quickly and transparently. • Interact frequently and build strong internal working relationships with enabler departments to ensure that Turnaround times and SLA's are adhered to. • Cooperate and work effectively with others in pursuit of team goals by sharing information, providing support, showing care, and being considerate of other team members. • Establish and build knowledge and understanding of product and credit application processes to eliminate rework and ensure acceptable turnaround times for customers. <p>Customer</p> <ul style="list-style-type: none"> • Scrutinize reports and action any necessary corrections daily, weekly or monthly as appropriate. • Attend to all correspondence relating to the portfolio, including e-mails, phone calls, messages, documentation, etc. • Ensure that all customer and account records are in order and up to date. This includes filing, updating customer records on the bank system at every opportunity. • Follow through promptly and meticulously on instructions given by the Relationship Manager. • Keep Relationship Manager informed of progress made on customer matters. Surface 'bad news', complaints, and claims quickly and transparently. • Interact frequently and build strong internal working relationships with enabler departments to ensure that Turnaround times and SLA's are adhered to. • Cooperate and work effectively with others in pursuit of team goals by sharing information, providing support, showing care, and being considerate of other team members. • Establish and build knowledge and understanding of product and credit application processes to eliminate rework and ensure acceptable turnaround times for customers. <p>Functional Responsibilities</p> <ul style="list-style-type: none"> • Scrutinize reports and action any necessary corrections daily, weekly or monthly as appropriate. • Attend to all correspondence relating to the portfolio, including e-mails, phone calls, messages, documentation, etc. • Ensure that all customer and account records are in order and up to date. This includes filing, updating customer records on the bank system at every opportunity. 	

- Follow through promptly and meticulously on instructions given by the Relationship Manager.
- Keep Relationship Manager informed of progress made on customer matters. Surface 'bad news', complaints, and claims quickly and transparently.
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Internal Business Process

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- Follow through promptly and meticulously on instructions given by the Relationship Manager.
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Our Values

Customers First

- We listen proactively to our customers to understand their needs and expectations.
- We integrate the voice of the customers in new product and service developments.
- We go the extra mile when serving our customers.
- We optimize our processes to deliver highest value and a seamless experience to our customers.
- We measure and benchmark customer engagement KPIs and integrate them in our leadership evaluation.

Lead The Market

- We strive to offer the best products and highest quality service.
- We aim to invest further to strengthen and enhance our market position.
- We provide an environment to our employees where everyone can give their absolute best.
- We train and equip our employees to be best prepared for a constantly evolving financial service market.
- We are a role model in implementing national initiatives and regulatory guidelines.

Agility

- We embrace a changing market environment and respond decisively and swiftly.
- We release new products and pilots quickly to test and optimize them in a real environment.
- We are open to try new things, but rigorous in evaluating its success and happy to accept mistakes.
- We collaborate proactively within cross-functional teams and limit vertical hierarchies to a minimum.
- We leverage technology to support, facilitate and automate our processes and time to market.

Integrity

- We hold ourselves accountable to a higher standard of responsibility.
- We are doing the right things, even if it is commercially less attractive.
- We communicate clearly what we can deliver and keep our word.
- We do things right and create solutions that work.

We fully comply with all regulatory and compliance standards and apply zero tolerance to misconduct.

Job Specification

Academic

- Minimum of a Bachelor's Degree.
- Proficiency in Microsoft Office Suite.
- Professional qualification in Customer Relationship Management and Sales & Marketing is an added advantage.

Professional Qualifications & Experience

- Experience in Sales, Personal/Business/or Corporate Banking added advantage.
- On job training available.

Desired Work Experience

- At least 6 months experience in banking

Personal Attributes & Skills

- Self-starter / self -motivated individual
- Independent and strategic thinker
- Strong inter-personal skills
- Ability to prioritize and work under pressure
- Attention to detail
- Flexibility and Openness
- Collaboration/ Teamwork
- Process focus
- Strong communication & presentation skills
- Strong spreadsheet skills

Reporting Relationships: jobs that report to this position directly and indirectly

Functional Reports	N/A
Administrative Reports	N /A

Stakeholders: key stakeholders that the position holder will need to liaise/work with to be successful in this role.

Internal	All Departments
External	Customers, Vendors, Personal Connections

Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make (Indicate if it is Operational, Managerial or Strategic)

N/A

Ideal Job Competencies: Technical Competence	
Bank Knowledge	<ul style="list-style-type: none"> ▪ A knowledge of Bank products and services, and extensive Banking Industry knowledge. ▪ Must have knowledge of the dynamics of a bank's core operating systems, processes and procedures ▪ An understanding of risk, credit policies and procedures ▪ Ability to interpret financial statements.
Customer Value Proposition	<ul style="list-style-type: none"> ▪ Understanding of the medium enterprises and high net-worth individuals/ affluent market – typical profile, lifestyle, financial needs, etc. ▪ especially the operational activities required to deliver the value proposition. ▪ Knowledge of all products and channels relevant to the market, including qualifying criteria, documentation requirements, application processes, product/channel features and benefits, pricing, product/channel combination possibilities and efficient product usage through self-service channels. ▪ Understanding of the bank's products in respect of service level agreements, Turn Around Time and the bank's service provision networks.

Ideal Job Competencies: Behavioral Competence	
Individual Skills	<ul style="list-style-type: none"> ▪ Dynamic, analytical and self-driven individual with the ability to work under pressure, maintaining a professional and helpful attitude at all time ▪ Excellent networking and selling skills ▪ Excellent communication and interpersonal skills ▪ A passion for performance, team play and achievement in a competitive and dynamic environment ▪ Commercial awareness and customer focus ▪ Excellent planning, organization, problem solving and analytical skills ▪ Resilient – able to retain optimism despite setbacks. ▪ Consistent, honest and trustworthy – demonstrating integrity. ▪ Methodical, accurate and pays attention to detail. ▪ Diplomatic and tolerant in relaying and receiving information. ▪ Able to remain calm and focused under pressure and during conflict situations.