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

Job Purpose Statement

Drive revenue growth, customer experience excellence and operational discipline by owning end-to-end customer interactions and proactively converting service opportunities into commercial outcomes, within a strong risk and compliance framework.

Key Responsibilities

1. **Financial**

- Own and deliver personal contribution to branch revenue targets through proactive customer engagement.
- Acquire new accounts (Retail & SME)
- Mobilise deposits (CASA growth focus)
- Drive product penetration per customer
- Cross-sell: Accounts, Loans, Digital channels (Mobile & Internet Banking), Cards (credit & debit), Remittances (MoneyGram, Western Union, etc.), Foreign exchange
- Convert walk-in branch traffic into sales opportunities
- Understand customer financial journeys and anticipate needs
- Identify upgrade opportunities (e.g., Retail → Wealth, Gold card → Infinite)
- Deepen wallet share per customer
- Build a mini-portfolio mindset, even for walk-ins

2. Operational Excellence / Compliance

- Deliver consistent, timely and compliant operational efficiency and control aligned to defined SLAs/ TAT and standard operating procedures laid out.
- Account opening, mobile and internet banking applications processing, card & cheque book issuance.
- Service request resolution in line with the set out guidelines
- Activate dormant/inactive accounts
- Ensure 100% KYC compliance and updates
- Maintain accurate and complete customer records
- Adhere to all operational, audit and risk controls
- Strict adherence to KYC, AML and internal policies
- Proper documentation and due diligence
- Escalation of suspicious or complex cases
- Safeguarding of branch assets and records
- Strict Adherence with call back and call over (tick back) processes
- Provide accurate and timely management and regulatory reports in prescribed format and intervals
- Custodian of keys - door and vault where necessary

3. Customer Experience

- Own the end-to-end customer experience at the branch level.
- Act as first point of contact for walk-in customers
- Resolve queries at first interaction where possible
- Drive customer education and financial guidance
- Support customer migration across lifecycle (entry → growth → maturity)
- Promote adoption of self-service/digital channels
- Champion customer surveys at branch level

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 bachelor's degree and/or Professional Qualification in Banking related disciplines ▪ Proficiency in Microsoft Office Suite **Professional Qualifications & Experience** ▪ Professional qualification in Customer Relationship Management and Sales & Marketing. (Added advantage) **Desired Work Experience** ▪ At least 2 years' experience in a similar role

Reporting Relationships: jobs that report to this position directly and indirectly	
Functional Reports	none
Administrative Reports	none

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

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

Excellent customer service disposition
Professional conduct
Dynamic, analytical, and self-driven individual with the ability to work under pressure, always maintaining a professional and helpful attitude.
Excellent planning, organization and problem-solving skills.
Ability to prioritize and organize a heavy workload while observing set deadlines.

Ideal Job Competencies: Behavioral Competence	
▪ A passion for performance, team play and achievement in a competitive and dynamic environment.	