



JOB TITLE: Assistant Relationship Manager

Absa House - ABT

Job Summary

- A member of a Business Banking Team developing and maintaining relationships with a portfolio of Business Banking customers and connected Personal customers.
- A named point of contact for customers dealing with a range of requests including any calls in Managers'/Directors' absence.
- Assist one or more Managers/Directors with product knowledge, operational issues, customer relationship development and risk management for the portfolio

Job Description

Main accountabilities and approximate time split

Sales and Service: 30-40%

- Arrange and undertake product presentations where appropriate.
- Develop and maintain contacts with specialists in other branch sectors and other areas of the Group.
- Monitor leads and co-ordinate information for the Relationship Manager on overall portfolio.
- Act as principal point of contact in Relationship Managers absence.
- Assist with development of and revisions to Customer Relationship Plan.
- Develop and maintain own contacts with individuals within customers' organization
- Co-ordinate introduction to and from other areas of the Absa Group where appropriate and monitor outcome.
- Monitor level of customer service and satisfaction.
- Develop and maintain links with local business community and support Relationship Manager in same activity e.g., K.B.I.s.
- Conduct research to identify potential new customers and maintain database of potential customers.

Business Management 60-70%

- Support review of refer list and other risk reports
- Facilitate creation of Credit Applications and generate risk reports including excess reports

- Prepare facility letters and co-ordinate execution of documentation and drawdown of facilities
- Analyse historic and projected financial information to identify key issues and monitor compliance with covenants and terms prior to discussing with Relationship Manager.
- Collate customer produced financial information.
- 100% completion of the KYC process and preparation of Account Aide Memoire
- Monitor set-up of products from other areas of the Absa Group.
- Act as liaison for risk management information purposes with customers, accountants, solicitors, and other relevant people.
- Provide technical input and undertake research for Relationship Manager in connection with proposed security and liaise to arrange preparation and execution of security documentation.
- Take responsibility for routine duties with other members of the Business Banking Support Team. This will include administration such as holiday lists, returns, inter departmental meetings etc.
- Attend Relationship Team meetings and contribute fully, including suggestions for ways of improving customer service.
- Contribute to environment of mutual support by sharing knowledge with other team members.

Risk and Controls Objectives

Manage risk and control effectively by applying applicable risk frameworks and embedding a positive risk culture

- Understanding of own role in the end-to-end processes in which you play a part, including applicable risks and controls.
- Adhere to Absa's policies and procedures applicable to own role, demonstrating sound judgement and responsible risk management.
- Report all risk events / incidents / issues using the defined process for your business area and help to understand why these happened and how to prevent them in future. Proactively look for ways to improve the control environment by considering what could go wrong in the processes you operate and how errors could be prevented.
- Continuous and proactive engagement with regulatory bodies, unions where applicable
- All mandatory training completed to deadline

Technical skills / Competencies

Personal Attributes:

- Meeting customers needs
- Managing relationships
- Communication
- Self confidence
- Analytical thinking
- Judgement
- Thoroughness
- Initiative
- Active listening
- Working with others

Knowledge, Expertise and Experience

Skills required to undertake the role:

- Basic keyboard skills.
- Proficient in use of internal computer systems.

Knowledge of the bank's products, services and policies required to undertake the role:

A good knowledge of:

- Branch based products and services frequently used by Corporate/Business Banking customers including features, tariff/pricing, and availability.

- Internal instructions/procedures
- The roles and responsibilities of other members of the Relationship Team.
- Products and services offered by other areas of the Absa Group which are frequently used by Corporate/Business Banking customers including features, tariff/pricing, and availability.
- The Bank's service standards.
- Certain products, processes, or issues to act as 'Team Expert' in areas which complement detailed knowledge of other team members.
- Understanding of the roles and responsibilities of individual based in other areas of the Absa Group who could typically have some involvement with the customer base.
- Awareness of legislation affecting the Bank and customers.

Other requirements specific to the role:

- There are no specific qualifications other than the Bank's entry requirements.
- Undertaking or having completed A.C.I.B. examinations, relevant professional qualifications would be an advantage.

Training likely to assist effectiveness in the role and may have been completed prior to undertaking this role:

- Technical Securities
- Financial Analysis and Lending skills
- ICA familiarity
- Business development and selling skills

Absa Values

Absa Values and Behaviors represent the set of standards which governs the actions of all of us who work for the bank and against which the performance of every one of us in Absa are being assessed and rewarded:

- I drive high performance to achieve sustainable results
- I am obsessed with customer.
- I have an African heartbeat
- I believe our people are our strengths

Education

National Diplomas and Advanced Certificates: Business, Commerce and Management Studies (Required)

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