

## **VACANCY**

### **BUSINESS BANKER GAUTENG / CAPE TOWN**

Applications for interested and suitably qualified candidates are invited in respect of the above vacancy.

#### **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.

#### **MAIN FUNCTIONS OF THE JOB**

##### **Sales and Marketing**

- Grows the Banks Transactional Banking Deposit book by sourcing new clients as well as servicing existing clients by offering them Transactional Banking services
- Markets and sells the Bank's Transactional Banking products
- Ensures Transactional Banking Sales budgets are met
- Acquires new clients by requesting qualified leads from existing clients and leads generated internally
- Facilitates meetings and introductions with clients
- Presents to clients the Transactional Banking products available
- Ensures regular communication with clients.
- Monitors and drives progress of opportunities identified
- Keeps up to date with Transactional Banking product ranges and pricing of Al Baraka Banks products.
- Keep abreast of competitor products, services and fees and make recommendations to the Bank accordingly.
- Proactively monitors client's usage of Transactional Banking products and provide support on the enhancement of their usage of the product.
- Represents the Bank at various functions when required.

##### **Client Relationship Management**

- Develops constructive and cooperative working relationship with clients and maintaining them over time
- Checks and encourages transactional activity on 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 to obtain referrals
- Manages/Handles difficult client queries via face-to-face communication with walk in clients or by visiting clients and addresses client concerns by listening to any concerns/complaints in an efficient and appropriate manner in line with the professional image of the bank and providing an effective solution to the benefit of both the bank and the client

#### **Administration**

- Oversees the administrative functions carried out by the Transactional Banking Administration assistants.
- 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
- Ensures that the required Enhanced Due Diligence process is carried out for the respective clients by following the required process

#### **QUALIFICATIONS**

- A Bcom degree (advantage) or Relevant Qualifications in Business Management will be required.
- FAIS compliant would be an advantage
- Valid Driver's Licence.

#### **PREFERRED EXPERIENCE**

- Minimum of 5 years' experience within a financial services institution in a Sales position.
- General banking experience would be an advantage

#### **KNOWLEDGE**

- Full product knowledge of the Bank's Transactional banking suite of products
- Microsoft Office
- iMal
- Docuware
- Consumer Protection Act (CPA)
- Financial Intelligent Centre Act (FICA) policies & procedures
- Knowledge of Bank's Policies and Procedures

Al Baraka Bank is an Equal Opportunity Employer. Applicants from the previously disadvantaged groups and people with disabilities will be given preference.

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