

VACANCY

FINANCE CONSULTANT

KWAZULU-NATAL

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

CORE PURPOSE OF THE JOB

To market and sell the Banks asset-based finance products including residential properties, small equipment, and motor vehicle finance for individuals within the respective region and ensure excellent service to customers and adherence to the banks policies and procedures.

MAIN FUNCTIONS OF THE JOB

Finance Administration

- Prepares Finance advances submissions in terms of procedural guidelines and full compliance with the Banks requirements.
- Finalises approved deals by following the Banks procedural guideline.
- Undertakes for invoicing and recovery of all fees due to the Bank.
- Interacts pro-actively with other departments in order to manage workflow.
- Updating deals on Computer system as and when required.
- Attends to all administrative issues required in terms of the Banks policies for all approved deals and interacts with clients to obtain signatures post approval of the finance of a deal.
- Ensures that all required information from clients are obtained timeously.
- Facilitation of signing legal agreements at the convenience of the client.
- Ensures clients are kept in the loop of every stage of their finance transaction and proactively ensure that the process is followed.
- Assist with the recovery of arrear clients

Sales and Marketing

- Ensures finance Sales budgets are met.
- Grows the Banks Finance book in terms of, Residential Property, Small equipment, and Motor Vehicle Finance by sourcing new clients as well as servicing existing clients by offering them additional financing/services
- Acquires new clients by requesting qualified leads from existing clients and leads generated internally
- Cross selling of all the Banks products by forwarding leads to all relevant departments.

Client Relationship Management

- Develops constructive and cooperative working relationship with clients and maintaining them over time.
- Attends to all clients' financial requests and queries.
- Provides an efficient and effective service to all clients at all times in order to promote the Banks services.
- To ensure that motor vehicle applications are submitted within 24 hours.
- 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.
- Attend client/bank functions as and when required

QUALIFICATIONS

- A Bcom degree or Relevant Qualifications in Business Management will be required to meet the requirements of the role at the highest level of competence.
- Driver's licence is a requirement.
- Financial Advisory and Intermediary Services Act (FAIS) compliant would be an advantage.

PREFERRED EXPERIENCE

- Minimum of 3 - 5 years' experience within a financial services institution in a Sales position.
- General Banking experience would be an advantage.

KNOWLEDGE

- Full product knowledge on all the Banks asset-based products
- iMal
- Docuware
- Microsoft Office
- Bank Policies and Procedures
- Credit Policies and Procedures
- Legal Policies and Procedures
- National Credit Act (NCA)
- Financial Intelligent Centre Act (FICA) policies & 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 kameshini@albaraka.co.za