

## **VACANCY**

### **INVESTMENT CONSULTANT**

#### **WESTERN CAPE**

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 Bank's Deposits, Wealth Management, Wills and Transactional Banking (Individuals) within the respective region by providing excellent service to customers and adherence to the banks policies and procedures.

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

##### **Deposits**

- Ensures monthly sales targets are achieved by effectively promoting the Bank's deposit products.
- Completes and submits all applications for clients.
- Undertakes for all administrative requirements as per bank's policy.
- Submits completed applications for checking by COB.
- Captures client information on the relevant computer system.
- Ensures client signs legal documentation.
- Receives Insurance confirmations and handles queries that may arise from brokers.
- Ensures that the correct advice is given to the client and a needs analysis is conducted in order to ensure that the correct product is recommended.

##### **Wealth Management**

- Conduct marketing and sales of all unit trust and Wills products.
- Ensures Wealth Management Sales budgets are met.
- Provides clients with efficient service and professional advice on the products.
- Ensure that all applications forms are completed, and correspondence is provided to the Client.
- Engage in marketing activities hosted by the Bank.
- Ensure that regular contact sessions are held with Clients, thereby keeping them abreast of their investment portfolios and explore further investment opportunities with Clients.
- Ensures that the relevant forms are submitted to the third-party unit trust company i.e Old Mutual timeously and that all FICA and compliance is done before opening these accounts.
- Ensures that the correct advice is given to the client and a needs analysis is conducted in order to ensure that the correct product is recommended.
- Facilitates the opening of performance guarantees for clients by following the process and liaising with the legal department.

## **Transactional Banking**

- Markets and sells the Bank's Transactional Banking products to individuals.
- Grows the Banks Transactional Banking Deposit book by sourcing new clients as well as servicing existing clients.
- Ensures Transactional Banking Sales budgets are met.
- Facilitates meetings and introductions with clients.
- Communicates with clients i.e. function planning, mailshots etc.
- 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.
- Ensures that the clients are aware of the Mobile Banking App and provides training in this regard.

## **Sales and Marketing**

- Attend to new clients by offering them the Banks Products as well as servicing existing clients and offer additional services.
- Meets with clients at their convenience at the Branch or at clients premises.
- Markets and sells the Banks products.
- Acquires new clients by requesting qualified leads from existing clients, other departments and leads generated internally or by customer service.
- Conducts a needs analysis on products and services in order to make recommendations to clients.
- Offers Investment advice to clients based on their needs.
- Discusses banks investment, wealth management, transactional banking, wills, and services including performance guarantees to clients.
- Ensures all requirements are met in order to conclude the transaction.

## **Client Relationship**

- Develops constructive and cooperative working relationship with clients, and maintaining them over time.
- Attends to all clients' Investment requests and queries.
- Provides an efficient and effective service to all clients at all times in order to promote the Banks services.
- 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.

## **QUALIFICATIONS**

- A B. Com degree or Relevant Qualifications will be required in order to meet the requirements of the role at the highest level of competence.
- A minimum level of NQF5 is a prerequisite for this position.
- Required to be FAIS (Financial Advisory and Intermediary Services Act) compliant
- Driver's licence

### **PREFERRED EXPERIENCE**

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

### **KNOWLEDGE**

- Microsoft Office
- Bank Policies and Procedures
- Credit Policies and Procedures
- Legal Policies and Procedures
- FAIS requirements
- 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 [stephanie@albaraka.co.za](mailto:stephanie@albaraka.co.za)