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| Job title: Senior Relationship Manager |
| Department/Area: Business Banking |
| Reporting to: Senior Manager – Commercial Banking Department |
| <p>The Company:</p> <p>Since its establishment in the late 1980s this financial Group has enjoyed significant growth in commercial banking, retail banking, private banking, fund management, investment banking, and insurance. Currently, the Group employs over 4,600 people globally and has a total of 637 points of sale, including 61 insurance offices, with more than 1 million customers.</p> <p>In 2005, the bank opened a Representative Office in London with a view to promote the bank's activities to the local financial community upgrading to a Full Branch in October 2007.</p> <p>In 2010 the bank became a provider of Commercial Banking retail products in the UK local market. As such, we are introducing ourselves to the UK banking market based on a concept that was especially conceived to service clients who believe in long-lasting relationships based upon dedication, ability and determination.</p> <p>This concept materializes in three main divisions/business lines operating under the Commercial Banking banner: Retail Banking, SME and Corporate Business Banking and Mortgage / Real Estate Finance.</p> |
| <p>Primary Purpose of Job:</p> <p>Working as an integral part of their Commercial Banking Department, the person appointed will be responsible for coordinating the Retail Banking Unit.</p> <p>The Retail Banking Unit will target private Individual customers as well as small businesses (turnovers < £500.000).</p> <p>The person will be responsible for the coordination of a team of 3 relationship managers and 1 assistant relationship manager, in a diligent and efficient manner ensuring that all proposals are presented to the Risk/Credit Committee in an efficient and professional manner, that they sit within the risk/reward parameters acceptable and ensure that all operations / Businesses are properly monitored/reviewed on a timely basis. Applicants for this pivotal function must naturally demonstrate a wealth of experience in UK Retail Finance gained within the banking/financial sector as well as the necessary gravitas to develop this function and department further.</p> |
| <p>Responsibilities</p> <ul style="list-style-type: none"> • Working in close relationship with the Senior Manager – Commercial Banking Department • Team Leader of the Retail Banking Division. <p>Duties</p> <ul style="list-style-type: none"> • Effectively coordinate a team of relationship managers in a hands-on goal-oriented fashion towards a constant increase of the number of clients and assets and liabilities under management; • Create and develop relationships with UK-based private Individuals and small businesses, covering the whole client development cycle: client identification, initial approach, product presentation, account opening, account management and product sales; • Create and maintain a database of potential clients to be approached by the Retail banking division; |

- Actively engage in sourcing new clients throughout the UK;
- Actively manage existing client relationships and enhance product sales;
- Actively monitor and enhance the products and services on offer by the division;
- Plan, coordinate and develop the bank's Retail banking strategy;
- Prepare / Review credit proposals and defend them in credit committee
- Access credit facility agreements for customers
- To maintain the integrity and reliability of the Unit operation, and maintain the necessary records on the Branch's IT systems and respective files;
- To observe prudence and good banking practices criteria in business handling, ensuring that minimum documentation, KYC and AML standards established for the Branch are met;
- To ensure compliance with internal policies and procedures by the staff assigned to the Unit, as well as first level control of routines under its management;
- To assist in the recruitment process of staff for the Retail Banking Unit;
- To train junior staff in the unit on the different products and procedures;
- To continuously monitor the competitive environment surrounding the Banks London Branch;
- To ensure that the commercial objectives set for the Unit are met;
- To establish performance targets and ensure the monitoring of the professional performance of staff assigned to the Unit;
- To draw up and ensure the maintenance/updating of the Unit's internal procedures, under the supervision of the Commercial Banking Department.

Candidate Profile:

- At least 6 years experience of working within the UK Retail Banking Arena.
- A verifiable previous track record in coordinating and steering commercial teams to achieve and surpass paramatised objectives.
- Experience with credit risk analysis
- A solid and substantial UK contacts base, which can be progressively built-up
- Solid knowledge of Retail banking products;
- Total fluency (written and spoken) in the English language.
- Fluency (written and spoken) in the Portuguese language will be an advantage.

Other requirements:

- Leadership skills and a hands-on leadership profile
- Self-reliance and strong team player
- Solid foundation in finance and economics
- Analytical and problem-solving skills
- Credit training and lending experience preferred
- Excellent verbal and written communications skills

Due to the changing nature of the Banif London business, the above job description may change from time to time. You may be required to undertake other activities of a similar nature that falls within your capabilities as directed by Senior Management and as set within the terms of your contract of employment.