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| **Title: Commercial Banking Officer** | **Band 2**  |
| **Department: Commercial Banking** **Location: London**  | **Last updated: October 2019** |

**1. Purpose of the role:**

Be a member of a small team of Commercial Banking Officers delivering a full support service for the RM population, covering each other’s roles as necessary and supporting the existing commercial customer base in line with service level agreements.

Accountabilities include helping RM’s to manage their existing portfolio of loans, overdrafts and related facilities in line with Bank procedures and safeguarding the Bank against financial loss.

**2. Responsibilities**

* To provide effective and efficient support to Relationship Managers and customers in respect of all facilities in line with Service Level Agreement standards. This will include scheduling renewal appointments for RM’s and requesting information from customers in advance of that meeting. The CBO removes routine customer administration from the RM’s enabling the RM to focus on business development
* Discuss customer’s banking needs and requirements following receipt of initial enquiry and ensuring that the business meets the Bank’s Social values.
* Ongoing liaison with customers to gain their commitment to Banking with Unity and providing all relevant information
* To fully understand the range of bank products and services, how they work, and for which customers they might be suitable
* Ensuring that the prospect fully understands the documentary and information requirements needed from them to efficiently proceed with the account opening process in line with regulatory requirements.
* Liaise effectively with Customer Operations to ensure a seamless account opening process for the customer and to deliver excellent customer service.
* Liaise with Valuers and issue valuation instruction, as required.
* Comply with all of the banks internal procedures and policies within timescales, and to do likewise to meet the requirements of external regulatory bodies
* Liaise with RM’s regarding projected excesses, adding commentary to Aurius and approving (within own Lending Discretion) or seeking approval at the appropriate level.
* Complete monthly Delinquency Report process.
* Undertake BACS / Bulk MultiPay monthly renewals under ABC process.
* To analyse and interpret, customer’s income and expenditure, balance sheet, management information, accounts and business plan incorporating cashflow projections and budgets. To use this information in order to prepare and submit a lending proposal to the Credit Risk Team.
* To make sure borrowers’ financial accounts are received within documented timeframes for the RM population and, where appropriate, financial covenants are monitored
* To aid/assist the RM population with any tender documents for bidding for new business.
* Planning and preparation for customer reviews to ensure that the account operation continues to be financially viable for both parties and within all regulatory internal risk control frameworks.
* Identify potential larger customer opportunities presented centrally and work effectively with the appropriate RM towards effective conversion
* Support the Regional Director in ongoing monitoring and planning and with timely and accurate data. Proactively suggest opportunities to develop business as new markets emerge in line with business strategy.
* Understand the markets in which business is to be undertaken and to match bank products and services to meet customer needs.
* To monitor own business performance and highlight development or coaching needs to line manager; be proactive in undertaking any remedial action required to address any performance shortfalls
* To share success and best practice with peer group with the objective of increasing team business performance
* Identify and recommend ideas for improved customer solutions

**3. Organisational fit** (Refer to Unity Trust Bank organisation chart)

Role reports to Regional Director

**4. Parameters of the role** (what level of authority does the position have and to what extent does it have an effect on the organisation)

Refer to Authority Levels document held by finance

**5. Risks and controls**

* Ensures that treating customers fairly is at the heart of everything we do, both personally and as an organisation. This is achieved by consistently operating to the highest ethical standards aligned to the founding principles of the Bank, as well as understanding that the Bank will at all times seek to protect its reputation.
* Continually reassess the operational risks associated with the role and inherent in the business, taking account of changing economic or market conditions, legal and regulatory requirements, operating procedures and practices, people, re-organisation and the impact of new technology. This is achieved by ensuring that all actions take account of the likelihood of operational risk occurring and by addressing any areas of concern with line management and/or the appropriate department.
* Adheres to, and is able to demonstrate adherence to, internal controls. This is achieved by adherence to all relevant procedures, keeping appropriate records and by the timely implementation of internal or external audit points and any issues raised by the external regulators.
* In conjunction with Risk and Compliance function, adhere to the Bank’s Policies and Procedures by containing Compliance risk (this embraces all relevant financial services laws, rules and codes with which the business has to comply). This is achieved by adhering to all relevant processes/procedures and by liaising with the Risk and Compliance function about risk events at the earliest opportunity. Also, when applicable, by ensuring that adequate resources are in place and training is provided, fostering a Compliance culture and optimising relations with the Regulators

**Role subject to regulatory approval** – no

**Other requirements specific to the role** – Flexibility to meet business demands

**PERSON SPECIFICATION**

(E = essential D= desirable)

**Professional qualifications**

Banking qualifications (D)

**Knowledge requirements**

Operational knowledge of bank processes and key regulatory/legal issues (E)

Banking technology, payment systems and processes, telephony etc (E)

Numeracy (E)

KEY SKILLS/EXPERIENCES

1. Excellent planning and organising skills
2. Must be have a strong sense of customer focus and be confident in calling customers, picking up and following through emails etc
3. Experience of working with Business/Commercial/Corporate customers
4. Good interpersonal skills
5. Knowledge of Facility Letters
6. Knowledge of Security documents
7. Understanding and interpretation of financial information
8. Time management
9. Ability to follow key processes

**Skill levels required (see Skills Framework)**

**LEVEL**

|  |  |
| --- | --- |
| **LEADERSHIP** | **1** |
|  |  |
| **CUSTOMER SERVICE & SALES** | 2 |
|  |  |
| **SYSTEMS/IT SKILLS** | **2** |
|  |  |
| **PROCESSING SKILLS** | **3** |
|  |  |

**Skills Framework**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|   | (High)  4 | 3 | 2 | 1 (Low) |
| **Leadership** | Head of function: Communicates to inspire & motivate, builds teams, represents the Bank’s views & interests externally | Manages people: Communicates to manage performance, regularly presents, sets standards and priorities | Team leader/coach:Communicates to guide and develop colleagues on the job  | Individual contributor:Team member, effective communication skills, demonstrates initiative. |
| **Customer Service & Sales** | Sales management: Role model for highest levels of customer serviceManages sales activity towards targets | External customer salesUnderstands how to achieve sales targets via needs based selling skills | External customer serviceAble to meet external customer requests providing a service level which delights  | Meets requirements of internal customers, understands department’s SLA’s and impact of these on others  |
| **Systems/IT skills** | Requires highly technical systems skills to develop systems architecture. | Requires advanced knowledge of specialist systems, adapts these to meet the needs of the business | Requires advanced Microsoft Office skills, produces complex reports from specialist system | Requires standard Microsoft Office skills or basic level of specialist system (data input/look ups) |
| **Processing skills** | Complex analysis of data & report production with recommendations & business acumen. Sets policies, produces reports for external use | Advanced administrative skills requiring analysis, research, investigation, report writing, some decision making required | Skilled administration required– free format letter writing, minute taking, some analysis & judgement required | Basic verbal and numerical reasoning to administer standard letters/forms accurately, prioritises work to meets deadlines & service level agreements |