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| **Title: Relationship Manager** | **Band 3** |
| **Department: Commercial Banking**  **Location: Various** | **Last updated: 20th August 2019** |

**1. Purpose of the role:**

To acquire, manage and maintain banking relationships in accordance with business plans in place from time to time. To act as an ambassador for the Bank in the external community by establishing, maintaining and growing relationships with key sector organisations and professional intermediaries to support achievement of the Bank’s business objectives.

To coach others in relationship management methods as required from time to time

**2. Responsibilities**

1. Delivery of volumetric and financial objectives as set out in the business plan in place from time to time to achieve planned Bank business performance.
2. Involvement in supporting colleagues in the relationship management team through the application of sector knowledge and specialist skills. Responsible for producing an annual plan for delivery of own, and where relevant, team objectives.
3. To establish and enhance relationships with key sector organizations, professional intermediaries and leaders to enhance the Unity proposition and support the achievement of Bank objectives.
4. To use banking skills to attract manage and maintain complex banking relationships for organisations as required by the Bank’s plans in place from time to time, providing innovative solutions for complex requirements.
5. To lead and have management responsibility for others as required by the sales structure from time to time. To be responsible for delivery of the sales management process and ensuring compliance with internal and external banking regulation in force at any time.
6. To develop and enhance the skills of colleagues direct reports and to be responsible for allocation of objectives to them where required in coordination with the Director of Commercial Banking. To monitor performance on an ongoing basis and operate the performance management process for direct reports.
7. To provide specialist support to the Relationship Management team generally to assist in the development of new products and services and procedures to enhance and improve the customer experience with Unity.

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**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**

Business Development and Relationship Management skills within a Commercial Banking function (likely to take 5 years to gain this level of knowledge) (E)

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

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

**LEVEL**

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| --- | --- |
| **LEADERSHIP** | **1** |
| Working with colleagues within the Relationship Management team to share sector knowledge and commercial banking expertise  Able to engage with others, both inside and outside of the Bank to tell the Unity story and be a strong ambassador for the brand. |  |
| **CUSTOMER SERVICE & SALES** | 3 |
| Able to exercise sound judgement and decision making engaging with key stakeholders as appropriate to ensure good customer outcomes.  Role models customer centricity with colleagues across the bank and assists in the development of a ‘right first time‘ culture. |  |
| **SYSTEMS/IT SKILLS** | **2** |
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| **PROCESSING SKILLS** | **3** |
| High level of analytical and report writing skills, able to present accurate, comprehensive but succinct credit applications. |  |

**Skills Framework**

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| --- | --- | --- | --- | --- |
|  | (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 service  Manages sales activity towards targets | External customer sales  Understands how to achieve sales targets via needs based selling skills | External customer service  Able 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 |