



1. JOB TITLE: Bancassurance Operations Officer

Job Summary

The job holder will be responsible for the preparation of timely and accurate reconciliations, financial reports and credit control and administrative tasks, and safe keeping of records at the intermediary.

Job Description

Accountability: Business Operations

- Receipting of premiums received and allocating them to the relevant clients.
- Generating payment schedules and preparing payment memos to underwriters within agreed SLAs.
- Updating financial records and schedules daily and resolving any identified discrepancies.
- Updating commission schedules on the Bancassurance software and making up follow-ups with underwriters for timely payment of the same.
- Preparing periodical business performance reports for performance tracking and timely decision-making.
- Preparing monthly financial reports and/ business reports on or before the 5th day of every month and assisting with year-end audits and other reviews (compliance assessments etc) by providing relevant schedules and documents.
- Generating and sharing client statements and resolving any disputes raised.
- Credit control resulting in a quality premium book.
- Provide recommendations for improving procedures and systems for initiating corrective actions.
- Regulatory reporting- preparing statements of business for filing with the Insurance Regulatory Authority within the set statutory deadlines.
- Maintaining a comprehensive filing system for all financial records and documents, including relevant backups of the same.
- Following up on IPF premium refunds from underwriters to ensure timely payments are made.
- Track and monitor expenses incurred by the business and recommend cost-efficient business practices that may positively impact operational efficiency.

Accountability: Superior Customer Service

- To communicate and liaise with clients, vendors, and branches and assist in handling finance-related communications.

- Ensure high-end customer service and all queries are attended to as per the stipulated TAT & SLA.
- Offering superior service in customer engagements.

Accountability: Risk and Compliance

- Ensure compliance with both external and internal regulatory requirements and the approved Policy and Procedures Manual, Insurance Act, Insurance (Bancassurance) Regulations, and all other governing laws and regulations.
- Assist in identifying risks facing the business and recommend remedial actions that can be undertaken to mitigate the risks.
- Benchmarking with best practices and providing recommendations for improving procedures and systems for initiating corrective actions.
- Act as the risk champion in the department and update risk registers, business impact assessments and continuity plans.
- Any other duty as assigned by the supervisor from time to time.

Qualifications

Business Improvement Orientation (Meets some of the requirements and would need further development), Digital familiarity (Meets all of the requirements), Enabling team success (Meets some of the requirements and would need further development), Experience in a similar environment, Further Education and Training Certificate (FETC) - Business, Commerce and Management Studies, Openness to change (Meets some of the requirements and would need further development), Operational administration (Meets some of the requirements and would need further development), Product and/or Service Knowledge (Meets some of the requirements and would need further development), Quality orientation (Meets some of the requirements and would need further development)

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2. JOB TITLE: Relationship Manager

Job Summary

To build and maintain relationships across a portfolio of high value Corporate and Investment banking customers by focusing on growing value through achieving challenging sales and income targets and improving customer satisfactions. The jobholder will be responsible for business development both with new customers and with existing customers where they are expected to increase “wallet share”, to manage and sustain a portfolio of Corporate customers, to build long term relationships founded on efficient and reliable support for their business through quick risk decisions and managing consistency and quality of operational service and to maximise risk-adjusted portfolio contribution.

Job Description

RESPONSIBILITIES

Sales and Service: 65%

- Grow portfolio value in line with agreed targets. This is achieved through cross sell or up sell by providing a variety of products and services to customers.
- Generating ongoing referral business from existing customers within the portfolio.
- Identify sales and services opportunities and offering solutions appropriate for the customer's needs, goal and objectives.
- Determine the products that are most effective in meeting customer's needs and be able to sell these at short notice both reactively and proactively.
- Adopt a commercial approach to cost control and income generation.
- Expand assigned portfolios through product optimization and profitable cross selling.
- Achieve customer satisfaction targets within the assigned portfolio by improving customer satisfaction standards.
- Establish relationships and maintain proactive and regular contact with clients as part of the agreed contact plan.
- Utilize all customer contact processes and products to develop a better understanding of customer needs.
- Provide feedback to clients, even if query or complaint has not been resolved yet.
- Educate customer on the new operating models.
- Engage the customer and introduce prepared solutions.
- Understand and apply the relevant governance and compliance procedures to activities undertaken and maintain ongoing completion of relevant governance and compliance training.
- Maintain customer records and accurate completion of applications and paperwork.
- Work closely with customer service teams, responding to complex servicing requests and complaints for customers.
- Work proactively with colleagues across the group to support the growth of lead generation.
- Promote alternative delivery channels to clients.
- Proactively raise the profile and reputation of the Bank in the local community.
- Provide financial advice to existing and new customers within the local community to remain a reputable Bank.
- Maintain Relationship Plans for all customers in the portfolio such that contact with customers is prioritized.
- Conduct annual and if appropriate, interim reviews of customers borrowing facilities.
- Conduct annual and if appropriate, interim reviews with non-borrowing customers.
- Determine the key messages, e.g. agreed service standards, and negotiated pricing, relationship team contact points and new product changes, deciding upon the most appropriate communication method.
- Deal with and find solutions to customer complaints.
- Research, create and follow up a target list for potential new business.

Business Management 30%

- Research, create and follow up on a target list for potential new business.

- Identify priority customers using the Customer Relationship Planning templates to assess their present and potential contribution.
- Gather all the required information that is needed to prepare and assess credit applications. Role holder will be expected to input certain key information such as judgemental information. (They will work with Business Analysts, CMAs and Operational Bankers to construct credit applications).
- Control and quality of the portfolio, using available triggers and adherence to Risk management guidelines and policies.

Staff Management 5%

- Day to day coaching and development of Business Analysts and Operational Bankers

Technical skills / Competencies

- Relationship skills
- Credit Risk skills
- General Corporate banking knowledge
- Communications skills
- Deciding and initiating action
- Relating and networking
- Persuading and influencing
- Analysing
- Planning and organising
- Delivering results and meeting customer expectations
- Following instructions and procedures
- Coping with pressure and setbacks

Knowledge, Expertise and Experience

- Meeting customers' needs
- Personal Organisation
- Business awareness
- Adaptability
- Business development
- Decision making
- Managing Relationships
- Team results
- Innovative
- Active listening
- Analysis and judgement

Minimum Requirements

- Bachelor Degree in Commerce or Arts Degree (Economics) or equivalent qualification.
- Four (4) years experience in customer facing role.
- Two (2) years experience within a sales and service environment.
- Two (2) years experience in developing and maintaining relationships with high value customers.
- 7-10 years general banking experience.

Preferred Requirements

- Two (2) years experience in Corporate or Business Banking.
- MBA/Degree in Banking.
- 5 years general banking experience focusing on corporate or business customers.
- Knowledge in business risk and opportunities.

Qualifications

Bachelors Degree and Professional Qualifications - Business, Commerce and Management Studies, Banking/Managerial Experience, Commercial mindset - Junior (Meets all of the requirements), Customer Excellence - Service Delivery (Meets all of the requirements), Digital familiarity (Meets all of the requirements), Effective communication - Basic (Meets all of the requirements), Openness to change (Meets some of the requirements and would need further development), Product and/or Service Knowledge (Meets all of the requirements), Relationship building (Meets all of the requirements)

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