

RBTT BANK (SKN) LIMITED

(Nevis and St. Kitts)

Has a Vacancy for a

BUSINESS DEVELOPMENT OFFICER

Purpose of role: Contribute to meeting client experience and sales objectives through the acquisition of business from new clients. Develop and execute programmes to sell Personal Banking products and attain close and contact ratios. Deliver financial advice designed to satisfy the clients' total financial services needs. Promote, sell and cross-sell the Group's products and services, to achieve stated business plan targets with responsibility for the full product sales process including completion of all loan applications and documentation.

POSITION LEVEL: PL10-3

KEY RESPONSIBILITIES:

Client Experience

- Consistently deliver a superior client experience through focus on: mortgage acquisition, clients on the move, consolidation of full banking relationships, and generating referrals for partners
- Personally anchor clients early to home of best fit, considering customer need and preference, and respecting local market processes
- Respond to and resolve client problems at first point of contact whenever possible, ensuring escalation to Sales Manager and/or Branch Manager as required
- Represent RBTT within assigned market to increase knowledge and awareness and to generate referrals of clients and business
- Utilize effectively RBTT software tools to deliver financial advice

Employee Capability & Engagement

- Undertake all required or suggested training to ensure skills/knowledge are up-to-date and meet or exceed position requirements
- Develop and demonstrate key behaviours of top performers – putting clients first, prioritizing for impact and collaborating as partners
- Keep informed of current events, market news and internal information on applicable internal sites
- Maintain professional, advisory and supportive relationship with all RBTT partners in local market and back office support groups
- Maximize the use of all technology for personal productivity

New Client Acquisition/Accelerating Revenue Growth

- Develop and implement robust strategies which include a client action plan and client contact strategy for all targeted market segments using sales and advice tools. Gather client information through a discovery approach and develop a pipeline of activities through established systems of diarisation.
- Represent RBTT within assigned markets to increase knowledge and awareness of Business Development Officer capability, and to generate referrals of clients and business.
- Demonstrate commitment to cross enterprise success by positioning benefits of solutions offered by the Group including introducing relevant partners, such as Business Banking and Wealth Management.

Risk Management

- Meet each client face-to-face and exercise due diligence in following all procedures relating to: negotiation of items, fraud, cash and custody, and anti-money laundering.
- Exercise due diligence when completing and recommending credit applications including: know your client, integrity of data and information, know and understand the transaction, obtaining and documenting verifications, structure of credit deal including recommending the right product for the client, sound adjudication and adherence to all credit policy and procedures

QUALIFICATIONS/EXPERIENCE:

- A first degree in Business Administration and/or Marketing
- Certificate in Financial Planning would be an asset
- 3-5 years Personal Banking experience

CRITICAL SKILLS:

- Sales and Target Driven
- Strong customer relationship skills
- Good credit, business development skills
- Sound knowledge of the bank's products and services,
- Organizational awareness of: Business partners, Wealth Management...
- Strong Leadership: innovation, proactive, initiative, teamwork
- Strong written, oral communication and presentation skills
- Working knowledge of Microsoft Office suite
- Good planning and organizational skills
- Ability to multitask
- Excellent listening skills
- Highly self-motivated and passionate
- Ability to build network

All applications must be submitted to h.maharajchanardip@tt.rbtt.com by August 20, 2010