

Job Title:	Personal Banking Relationship Officer	Reports to:	Branch Manager
Unit:	Retail Banking	Department:	Retail Banking
Grade:	Band 3	Date:	2021

Job Purpose Statement
To provide prompt personalized and efficient customer service to the Personal Banking Customers, deepen existing customer relationships through cross sell thereby increasing customer share of wallet with the Bank.

Key Accountabilities (Duties and Responsibilities)		
Perspective	% Weighting (to add up to 100%)	Output
Customer Service	50%	<ul style="list-style-type: none"> • Provide customers with personalized service to develop close relationships, achieve maximum profitable contribution for the client and the bank, and build client loyalty. • Ensure clients are aware of all the Privileges & Solutions offered under Private Banking • Manage and control the operations of the Private Banking Lounge to maintain the Centre as both an aesthetically pleasing and comfortable lounge • Ensure clients are aware of all other financial services offered by the bank • Use systems effectively for customer contact management, sales and service activity • Ensure delivery of service promise and practice brand values • Minimize client attrition • Ensure set Complaint Management processes are followed and TATs are met
Financial	20%	<ul style="list-style-type: none"> • Maximize uptake of products by existing and new customers through lead generation, courtesy calling and cross selling of bank products. • Source new business from clients through referrals, marketing activities and personal contacts • Identify and recommend business development opportunities • Customer profiling in conjunction with the segments Relationship Managers for possible upgrades to different segments
Internal business processes	30%	<ul style="list-style-type: none"> • Ensure that the target market selection criterion is adhered to and that we are in full compliance with Know Your Customer (KYC) and Anti Money Laundering (AML) requirements.

		<ul style="list-style-type: none"> • Strong responsibility for ethical selling to customers with complete disclosure about products and services • Ensure Portfolio supported is closely monitored and actions recommended are diligently executed • Ensure required approvals are obtained before authorizing payments • Ensure accounts are not overdrawn without authorization • Adherence to policies, procedures and statutory guidelines. Minimise exposure to bank wide risks, enforce zero tolerance to non-compliance with KYC and AML regulations. • Lead the process and confirm that closure of gaps/lapses identified, corrective and preventative actions for the segment identified by audit, risk and compliance reviews; investigations or other assessment mechanisms are undertaken within the agreed time frame. • Use of digital workflows and processes to achieve efficient and impactful engagement and accurate delivery of service. • Use data, information and insights to drive decision-making.
Learning and growth	10%	<ul style="list-style-type: none"> • Complete training programs allocated in line with your Role • Proactively manage own learning and development • Adhere to all HR policies

Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	none
Indirect Reports	none

Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
<p>Internal</p> <ul style="list-style-type: none"> • Interact with product managers/ line managers to constantly provide feedback on competition and client response on products and services • Leverage on synergies with SME, Corporate & Institutional Banking to grow client base • Interact with subsidiary Investment Products service providers to ensure that clients' needs and expectations are constantly met 	<p>External</p> <ul style="list-style-type: none"> • Interact with Alliance Partners to ensure clients enjoy lifestyle benefits that they are entitled to as well as attend exclusive events • Consumer customers, financial institutions, industry players, national and county governments, etc.

Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make (Indicate if it is Operational, Managerial or Strategic). Please also highlight any budgetary control responsibility if applicable for the role.

Decision making authority – Operational

Approval of expenditure within discretionary powers delegated through the HOD provided that such expenditure is within the approved strategy and annual budget for the Bank.

Work cycle and impact: time horizon and nature of impact (Planning)

(e.g. Less than 1 week, 2 weeks, 2 weeks – 1 month, 1 month – 3 months, 3-6 months, 6-12 months, above 1 year)

The job holder works on an annual cycle, broken down into monthly timelines.

Ideal Job Specifications

Academic:

Bachelor's degree in a business related field

Master's Degree will be an added advantage

Professional:

- Customer Relationship Management Course
- Communication Skills (Harvard Management Mentor)
- Customer Focus (Harvard Management Mentor)
- Negotiation Skills (Harvard Management Mentor)
- Certificate of Proficiency in Insurance (COP) will be an added advantage

Desired work experience:

- University degree
- Minimum 3 years' experience in customer service role with a financial services institution.
- In-depth knowledge of the local banking industry, banking products, banking services and banking regulations.
- Good working knowledge and understanding of general commercial regulations and practices.
- COP is highly desirable

NCBA Core Value Behaviours (Performance Drivers)

DRIVEN: - We are **passionate**, make **bold decisions** and learn from our failures. We **seek new challenges** and appreciate different views constantly raising the bar. We **explore our full potential**.

OPEN: - Our interactions are **candid, honest and transparent**. We listen to each other and our clients. We are inclusive and always **respect each other**.

RESPONSIVE: - We are **proactive**, act quickly and resolutely to **deliver results**. We put our **customer's interests at the heart** of all that we do. We keep it simple and seek **new ways to improve**.

TRUSTED: - As a trusted partner we do what is **morally right** always. We **keep our word**. We are **accountable** and **believe in each other**.

Ideal Job competencies

Technical Competencies	
Knowledge of Banking and Business Operations:	<p>Well round knowledge of ALL the Bank's operations and processes and excellent knowledge of Bank policies and procedures</p> <p>Certification in required areas of banking and/or banking support services.</p> <p>Reference point and mentor for customers, colleagues, partners, for areas of expertise.</p>
Compliance and Regulatory Framework:	<p>Good understanding of the regulatory issues, reporting and operational requirement as provided by CBK, KRA, KIB, etc.</p>
Product Knowledge	<p>Intricate understanding of products pertaining to HNW customers both internal and external (competitors)</p> <p>Broad based working knowledge of all products offered by the bank (breadth and depth).</p> <p>Ability to combine different product offering to create a value-adding solutions for customers.</p> <p>Basic market knowledge of various investment vehicles / markets/ economics</p>
Business Acumen	<p>Displays a business-oriented mind-set that drives the banks agenda.</p> <p>Applies knowledge of industry, market and business trends to identify opportunities, prioritize activities and deliver business results.</p>
Financial Acumen	<p>Able to analyze and interpret financial data to make appropriate business suggestions and decisions.</p> <p>Understands the connection between operations and financial performance.</p>
Customer Engagement (internal & external)	<p>Anticipates the customer's needs and devises innovative ways to address them.</p> <p>Makes informed decisions, solves problems and/or generate new ideas/solutions.</p> <p>Shares and inculcates proven solutions and customer engagement strategies within the organizations.</p>

Behavioural Competencies	
Communication and Interpersonal Skills:	<p>Ability to build rapport easily with customers, have well developed oral and report-writing skills, and have the ability to work with, lead and build motivated teams</p> <p>Extrovert/ Amiable personality</p> <p><i>Team player with ability to train, develop and mentor junior staff</i></p> <p><i>Customer Service skills</i></p>
Results and Achievement Oriented:	Strives to achieve results, enjoys measuring others, being measured, and being judged on performance standards and those of others he leads
Personal Ethics:	Must be honest, fair, just but firm with himself, and of high integrity
Networking Skills	Continuously builds and strengthens relationships with colleagues within the organisation; with existing and potential customers, partners, regulators, suppliers, etc. for smooth, efficient, accurate and value-adding service delivery.
Sales Capability	<p>Creates value adding solutions drawn from different product offerings to address client needs.</p> <p>Socialises and sell the solution to the different stakeholders within the client, the bank and regulator as appropriate.</p> <p>Closes the sale and monitors realisation of value for both the client and the Bank.</p>

Application Procedure:

If you meet the above requirements, kindly apply attaching the mandatory documents specified below:

- An updated CV.
- A cover letter indicating your preferred location of placement as per the advertised roles.