



Our employees are the reason our customers choose HFC Bank and aspire to what's important to them. We're excited to offer our employees opportunities to grow and develop in their career journey. We also provide the resources, support and freedom so employees deliver an extraordinary customer experience. Join HFC Bank and let's aspire and prosper together.

BUSINESS RELATIONSHIP OFFICER

The HFC Bank is seeking for a suitably qualified/experienced person to work as Business Relationship Officer based in our Nadi Branch. The role is primarily responsible for the retaining of predetermined levels of the Business lending portfolios including the management and control of the business. It also involves working with a series of delegated sales targets for deposits, trade finance, lending and insurance products in order to meet the profit and volume targets specified by HFC Bank's Business Plan and Annual Budgets, thus contributing to the short and long term objectives of the company, and the management of inherent risks to embrace a "customer-first" approach of HFC Bank's future business strategies.

Primary Role Responsibilities:

- Support Business Relationship Manager in developing client relationships with existing and new customers, understand their business and financial needs in order to appropriately structure lending deals and relevant financial packages offered by HFC Bank to meet the customer's needs;
- Management and control of the portfolio of accounts for the Business & SME customers ensuring quality of portfolio through accurate account management being maintained within the Credit Guidelines;
- Ensuring compliance with standards and regulatory requirements including credit policy and approval conditions; and
- Achieve agreed quality lending sales and drawdown targets through selective and targeted marketing
- Support Relationship Manager in selling full range of HFC's products to attain maximum wallet share of business clients to change the concept of HFC being the bank for lending only.
- Full understanding of clients business to suggest appropriate business products and to work closely with Relationship Manager and product partners to deliver products to clients in a timely manner.
- Diligently action Daily Portfolio Status, Arrears and other monitoring reports in line with Credit Policies and Procedures to ensure early identification and control of risk exposures and effective management of emerging high risk assets to minimise risk of loss to HFC Bank.
- Maintaining credit quality and ongoing vigilance for early signs of credit quality deterioration and recommend Relationship Manager with appropriate action early.
- Through Business Support maintain appropriate follow-up for approval and liaise with solicitors as necessary with respect to account settlements. Timely collection of all scheduled fees & charges as applicable. Attend to issue of valuation instructions and maintain appropriate follow-up for receipt. Arrange timely settlement of solicitor's Bill of Costs and Valuation Fee.
- Business development, proactively assisting Relationship Managers in identifying new business opportunities and contributing to the achievement of business growth by promotion of HFC Bank's range of products and services.
- Ensure Superior customer satisfaction for Business Unit is maintained at all times by applying HFC Bank's Customer Service Standards.

Qualification:

- A Tertiary Degree, Banking & Finance (optional) or in-depth work experience in a Banking related field is essential. Strong Customer Lending experience with over 3 - 4 years of Consumer and Commercial Lending. Proven Strong Sales background
- Sound knowledge of lending practices/system, credit and risk management policies and procedures;
- Strong analytical, planning, problem solving, negotiations and organizing skills with excellent oral and written communication ability; and
- Excellent inter-personal skills and personal presentation, positive outlook and a strong desire to maintain high standards

Professional Abilities:

Candidates must also have planning, organizing, skills as well as the ability to make sound and prudent judgment. Candidate must have good interpersonal and communication skills. Attitude is an essential attribute.

The above statements are intended to describe the general nature and level of the work being performed by successful incumbent assigned to this role. HFC Bank reserves the right to amend and change responsibilities to meet business and organizational needs as necessary in line with discussions held with the job holder. HFC Bank is an affirmative action/equal opportunity employer.

Remuneration package commensurate with qualifications and experience and will be negotiated with the successful candidate. We offer you the opportunity to work in a challenging and creative environment. Please submit your written application providing all relevant details no later than **23rd March 2022** addressed to:

General Manager Human Resources, HFC Bank, P O Box 161, Suva.

Or by email to hfcrecruitment@hfc.com.fj Your interest will be treated in strict confidentiality. Only applications meeting the above criteria will be replied to. We thank you for your interest in applying. Enquiries are to be directed via email to hfcrecruitment@hfc.com.fj