

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 MANAGER**

Reporting to the Head of Business Banking – West through to General Manager Business Banking, this core lending / leadership role requires excellent business and sales-oriented acumen as the incumbent will be required to manage the Business Relationship for our Commercial clients as well as new business development. HFC Bank has a strong and right focus on its customer needs with strong leadership team and passionate staff committed to meeting its customer needs. Opportunity exists at our Lautoka Office.

## **Role Responsibilities:**

- Developing superior business 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 customers' needs;
- The effective management and control of the portfolio of accounts ensuring quality of portfolio through accurate account management being maintained within HFC Bank Credit Guidelines;
- Business development, proactively identifying new business opportunities and contributing to the achievement of business growth;
- Ensuring structured call care programs are maintained to ensure exceptional Customer Relationship at all times is maintained and customer needs are met;
- Maintaining credit quality and ongoing vigilance for early signs of credit quality deterioration and taking appropriate action early;
- 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

## **Professional Abilities & Qualification:**

- Minimum 4 years proven experience in commercial and consumer lending, financial/banking and or credit institution experience;
- · Strong Sales, Customer Relationship and Network capabilities;
- Tertiary qualification in Banking & Finance , Management and/or Accounting is desirable;
- PREFERENCE WILL BE GIVEN TO CANDIDATES WITH EXTENSIVE LENDING BACKGROUND.
- Demonstrated successful business development /marketing/sales experience in Commercial Banking or Credit mainly lending;
- Sound knowledge of lending practices/system, credit and risk management policies and procedures;
- · Strong analytical, planning, problem solving, negotiations and organizing skills;
- The ability to plan, organize, prioritize, schedule, monitor & control work in short-, medium- and long-term targets.; and
- Excellent inter-personal skills and personal presentation, positive outlook and a strong desire to maintain high standards

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 13th May 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**