



Job Description

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|---------------------------|----------------------------------|
| JOB TITLE | Commercial Officer/ Clerk |
| LEVEL/BAND | TC12/14 |
| DEPARTMENT | Commercial Business Unit |
| DIRECT REPORT (JOB TITLE) | Senior Commercial Officer |

Overall Purpose of the Position

Responsible for performing a variety of administrative functions and general duties whilst also contributing towards the achievement of the objectives of the Commercial Banking Unit.

Able to make minor decisions within the strict parameters set by the Senior Officer (Commercial)

Operational Responsibilities

- To ensure that the Credit files are kept up to date and in line with the Bank's Compliance and Regulatory requirements;
- To act as a reliever of any of his/ her colleagues within the Commercial Banking Unit;
- To hold and attend to meetings and interviews with existing/ prospective customers;
- To assist the Senior Officer/s in the monitoring, controlling, reviewing and servicing of the portfolio of Corporate/ Commercial customers;
- Provide an excellent service to customers, attending diligently and in a timely manner to their requests;
- To assist in the preparation/ review of the Daily Excess Report, whilst also ensure that exposures are approved by the appropriate approving authority, including the timely preparation and submission of AD15's (Excess Reports) when necessary;
- To compile/ prepare returns, reports, statistics and other ad hoc reports relating to Credit facilities as required from time to time;
- To sell advances products as well as cross-sell other products and services to customers;
- To assist in the preparation of Credit applications for the review of facilities whilst also ensure the timely provision and perfection of the security held by the Bank, including the registration within the LPS and liaising with the Credit Services Unit;
- To be knowledgeable and conversant with the Bank's Handbook, Circulars, Products and Services;

- To liaise with Advances Legal Unit and with customers in order to expedite pre-deed and post-deed legal formalities;
- To liaise with other Supporting Units on operational issues as and when required.

General Responsibilities

- To submit any reports and participate in projects and activities as may be directed from time to time.
- To ensure a high quality / standard of work and service throughout.
- To perform standard office procedures including processing of mail, answering phone calls, ordering stationery supplies, filing, archiving and any other task assigned from time to time.
- Perform any other duties that may be assigned to him / her from time to time.
- Ensures compliance with all relevant laws, policies, and regulations as a matter of course.

Qualifications, Skills & Competencies

| | SKILL | EXPERIENCE | QUALIFICATION |
|-----------|---|--|--|
| MANDATORY | <p>Customer driven with strong focus on quality of service.</p> <p>Have good verbal and written communications skills.</p> <p>Be reliable, organised, meticulous and prepared to work under pressure.</p> <p>Be a team player while still being able to work independently when needed.</p> <p>Committed to self-development and enjoy working in a dynamic environment</p> | A minimum of one years' experience of working in Advances. | |
| DESIRABLE | | | Ideally possess or is in the process of obtaining a professional qualification in a relevant area such as banking, finance or related field. |