



POSITION DESCRIPTION

Position Title:	Business Banking Relationship Officer (RO)
Department:	Business and Consumer Banking
Report to:	Head of Business Banking
Term of Employment:	Permanent position (with 6 months' probation period)

Job Summary

The Business Banking Relationship Officer is responsible for managing and expanding the bank's relationships with small to medium-sized businesses (SMEs). The primary goal is to understand clients' business needs and provide them with tailored banking solutions, ensuring customer satisfaction and loyalty.

Key Responsibilities:

1. Customer Relationship Management:

- Build and maintain strong, long-lasting client relationships with SME clients.
- Act as the main point of contact for business customers, addressing their needs and concerns promptly.
- Conduct regular follow-ups and review meetings with clients to ensure their financial needs are met.

2. Sales and Business Development:

- Identify and pursue new business opportunities within the SME sector.
- Cross-sell business banking products and services such as loans, lines of credit, cash management solutions and investment products.
- Achieve sales targets and contribute to the overall profitability of the business banking department.

3. Financial Advisory:

- Provide financial advice to business clients, helping them choose the right banking products and services.
- Conduct financial analysis and assessments to understand clients' financial health and business needs.
- Offer tailored financial solutions and guidance to help clients achieve their business goals.

4. Customer Service Excellence:

- Ensure a high standard of customer service, aiming to exceed client expectations.
- Handle customer inquiries, complaints, and feedback professionally and efficiently.
- Ensure compliance with bank policies, procedures, and regulatory requirements.

5. Administrative Duties:

- Maintain accurate and up-to-date customer records and documentation.
- Prepare reports and presentations on sales performance, customer feedback, and market trends.
- Collaborate with other departments to ensure seamless service delivery.

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Qualifications and Skills:

- **Education:**
 - Bachelor's degree in Commerce, Business Administration, Economics, or a related field.
- **Experience:**
 - Proven experience as a Relationship Officer or in a similar customer-facing role within business banking, at least 5 years.
 - Strong sales and negotiation skills particularly in the SME sector.
- **Key Skills:**
 - **Communication and interpersonal skills** - Ability to clearly and effectively communicate with clients and colleagues. Strong verbal and written communication skills for presenting ideas and solutions.
 - **Sales and Negotiations** - Proficiency in sales techniques and strategies, and strong negotiation skills to close deals and manage client relationships.
 - **Financial Acumen** - Strong understanding of financial products and services. Ability to analyse financial statements and assess the financial health of businesses.
 - **Analytical Skills** - Proficiency in conducting financial analysis and market research. Ability to interpret data and make informed decisions.
 - **Problem-Solving Skills** - Ability to identify issues and develop effective solutions with a proactive approach to problem-solving and addressing client needs.
 - **Attention to Detail** - High level of accuracy in managing client information and financial data. Attention to detail in preparing reports and documentation.
 - **Adaptability and Flexibility** - Ability to adapt to changing market conditions and client needs. Flexibility to manage different types of clients and financial situations.
 - Ability to work independently and as part of a team.
- **Attributes:**
 - Customer-centric mindset with a proactive approach to identifying and solving issues.
 - High level of integrity and professionalism aligned with nbs Code of Conduct
 - Ability to manage time effectively and prioritize tasks.

Reporting, Supervision and Performance Evaluation

- The Business Banking Relationship Officer (RO) reports to the Head of Business Banking.
- Performance will be monitored and evaluated by the Head of Business, in consultation with the Head of HR.