



POSITION DESCRIPTION

Position Title:	Branch Manager – Retail Banking
Department:	Retail Banking
Reports to:	Head of Retail
Term of Employment:	Permanent Position

Purpose

The purpose of this role is to assist the Head of Retail with the delivery of all operational targets of the department in consistence with the bank's growth strategic and marketing plans, effective management of its overall daily operation, always provide constant support to the team and act as a relieving manager in the absence of the Head of Retail.

The Branch Manager is expected to deliver outstanding performance, be seen as a role model to staff, lead the team by example, maintain close relationship with key stakeholders, develop and conduct training and development programs to motivate and empower staff to deliver outstanding performance, build a successful sales and services team that continuously display exceptional and professional customer services, thus increases the level of customer satisfaction and customer base.

The Branch Manager is responsible for ensuring the team adheres to all relevant regulatory obligations including Anti Money Laundering and Counter Terrorist Financing mandated requirements, all nbs policies and procedures and proactively promoting the culture of "COMPLIANCE" within the team and across the business whilst maintaining a healthy, safe and secured working environment.

Key Responsibilities

The responsibilities of the Branch Manager include but not limited to:

Financial Focus: Set financial targets, fees collection, cost saving initiatives & Recovery of Operational losses

- Assist the Head of Retail to set realistic and achievable targets for the team.
- Regular checks to ensure all fees and charges are collected by all Retail teams.
- Identify cost saving opportunities /new avenues for revenue growth.
- Closely monitor and manage the team's operating costs
- Ensure full recovery of operating losses incurred due to staff negligence /fraudulent activities.

Customer Focus: Superior/ professional/ exceptional customer service.

- Assist with development of a service level agreement (SLA) specific to the Retail team.
- Ensures the delivery of the bank's 5 stars service standard consistently by front line staff.
- Ensure customer queries/complaints are resolved within agreed SLA.
- Identify opportunities for process continuous improvement to improve service delivery.
- Demonstrate initiative by ensuring an adequate number of staff at work to always provide exceptional customer services.
- Ensure customers' statements are delivered on time and accurately.

Sales Focus: Set realistic and achievable sales target for the team

- Develop strategic plans to promote bank products and services and lead the team in proactive selling of bank products and services.
- Set relevant and achievable sales target for the team.

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- Identify new products or services and recommend to Head of Retail.

Process Focus:**Cash Management**

- Responsible for the daily cash management for all Retail branches.
- Ensure surplus local and foreign currency holdings are repatriated and transferred to CBS in a timely manner.
- Assist with teller transactions authorization and arrangement of tellers' cash transfers to and from Vault teller.

Branch Workplaces:

- Ensure branches have adequate resources, such as the required number of staff, tools and equipment to operate effectively and efficiently
- Escalate urgent and serious customer complaints or OHS issues to the Head of Retail in a timely manner.
- Prepare and monitor routine work scheduled for Team Leaders

Ongoing Monitoring:

Teller limits, monitor on a regular basis to ensure appropriate transaction limits in place.

- Ongoing monitoring to ensure the total cash holding is within the daily authorized holding limit

Secondary checking and spot checks,

- Ensure effective secondary checking by all branches is carried out to avoid /prevent/ minimize errors or fraudulent acts.
- Ensure adequate and appropriate internal controls are in place and followed by all.
- Randomly check staff accounts to ensure there are no overdrawn accounts and pass on to supervisors for appropriate actions.
- Perform random spot checks on tellers' daily cash holdings and branch workplaces.
- Perform random checks on New Account Opening Procedure to ensure AML /CTF regulatory requirements are always adhered to.
- Monitor to ensure appropriate staff discretion and authority limits

Account Reconciliation,

- Perform a daily check on Cash and TCD GL accounts to ensure there are no unreconciled entries
- Monthly review of Account Reconciliations for all Retail General Ledger accounts and sign off. e.g. MSA -Teller Cash Discrepancies
- Cash Account, etc
- Other accounts as required

Record Keeping and retention,

- Ensure all staff are aware of their responsibilities regarding the safekeeping and retention of bank records.
- Ensure there is a dedicated Records Management officer to be responsible for proper filing, labeling and recording of all records transferred to or retrieved from offsite storage.
- All reports including CBS, bank products are compiled and recorded properly

Reporting & Physical Security: Has the overall responsibility of:

- Ensuring the branch workplaces are safe and secure, clean and tidy at all times.
- Tellers' cash are secured and always locked at all times.
- Ensure the vaults are locked securely at all times.
- Ensure staff strictly adheres to bank security procedures in place for records/vouchers, bank stamps and other bank assets assigned for use.

People Focus: Leading the Team, Planning & Coordinating, Performance Management & Capacity Building
Leadership skills

- Capable of working without supervision.
- Undertakes managerial responsibilities with ease in the absence of the Head of Retail.
- Motivates and inspire staff to excel.

- Maintain strong relationship with key stakeholders.
- Develop an annual Branch Visit program and raise critical issues to the Head of Retail in a timely manner.

Planning and Coordinating

- Ensure branches organize and schedule staff to meet customer demand on a daily basis.

Performance Management

- Monitor and manage staff work performance.
- Demonstrate willingness to listen and promptly attend to staff grievances.
- Provide coaching or counselling to staff under supervision when necessary.
- Conduct staff performance reviews and complete reports in a timely manner and must be assessed fairly and honestly.
- Escalate repetitive issues to Head of Retail and manage staff issues in a professional and respectful manner.

Capacity Building

- Identify staff training needs and develop an annual Staff Training Program in conjunction with Head of HR and Head of Retail
- Schedule and conduct staff trainings within agreed timelines.
- Train staff to be highly sales focus and quite capable of cross selling bank products and services

Risk and Compliance Focus: Comply with all bank policies and procedures including Anti Money Laundering and Counter Terrorist Financing requirements, Compulsory Compliance awareness training; Timely Reporting of Transactions/activities/behaviours suspected in relation to AML/CTF
Fraud incident reporting

Compliance

- Ensure all Retail staff are aware of and fully comply with all bank policies and procedures including the AML /CTF policy and its mandated regulatory requirements.
- Ensure staff complete required HR compliance trainings including AML/CTF Awareness within required training frequencies.
- Roll out bank policies to staff within 20 working days from the effective date
- Report any suspicious transaction/activity/behavior to Manager of Risk and Compliance or alternate immediately

Risk

- Resolving customer queries /complaints within agreed service level standards.
- Identify and escalate operating risk issues /policy breaches to the Manager Retail in a timely manner.
- Immediately report fraud incidents to Line Manager and to Risk and Assurance team.
- Ensure all audit issues are addressed/resolved in a timely manner.

Other: Any other tasks/ duties as directed by the Head of Retail.

- Assist Manager Retail in conducting market surveys on bank products
- Be able to write up proposals on new bank products for Retail
- Any other tasks/duties as directed by the Head of Retail.
- Be able to work during weekends, holidays when required. Bank business hours including Saturdays) and call centre 7 days a week

Core Competencies/Skills and Abilities

- Strong interpersonal, negotiation and customer service skills
- Strong analytical skills
- Excellent computing skills (in excel and word processing)
- Communicate fluently in both Samoan and English (oral and written)

- Excellent problem-solving skills
- Strong management, conceptual and leadership skills
- Excellent report writing skills

Qualification

- Bachelor's Degree in Banking/Business/Finance/Commerce or any related field or work experience in Retail Banking; or bank in general

Experience

- At least five (5) years of direct experience and sound knowledge in retail banking
- or work experience in banking in general

Remuneration

- The position offers an attractive remuneration package based on qualification and experience.

Reporting, Supervision and Performance Evaluation

- Reports to Head of Retail Banking.
- Performance will be evaluated by the Head of Retail Banking in consultation with the Head of People and Administration.