



## EMPLOYMENT OPPORTUNITY

Bank of the Bahamas Limited, the institution of first choice in the provision of financial services, seeks to identify suitable candidates for the position of:

### Relationship Officer – Eleuthera Branch

#### **Key Responsibilities:**

- Acts as relationship manager on portfolios assigned by providing answers and communication wherever necessary, increasing the value of accounts via marketing of bank products and services, and providing overall management of the loan portfolio;
- Supports the Officer-in-Charge, in representing the Bank at external marketing/community events. This can include, but is not limited to, job fairs, client presentations/visits, seminars/webinars.
- Interviews loan applicants and makes decisions on credit recommendation for personal, mortgage, and consumer loans and for overdraft facilities by verifying financial and non-financial information on application, collecting and checking required documents, and assessing credit risk via credit scores;
- Identifying and satisfying the financial needs of customers and link the need to the appropriate solution;
- Presenting customized solutions, and ensuring that the solutions satisfy the need and benefits the customer;
- Completing the proposed sale, providing advice where appropriate; thank the customer for their business;
- Negotiating and establishing individual goals with your direct supervisor and / or the Branch Manager;
- Developing your personal Business Plan and executing it within established time-frames;
- Some persons in this position may prepare account statistics for overdraft renewals.

#### **Minimum Requirements:**

- In-depth knowledge of specific bank policies and procedures in the areas of credit and collections to evaluate loan risk and to perform routine follow up on past due loans;
- Knowledge of bank services to address customer inquiries and cross-sell bank products;
- Accounting skills to calculate loan ratios and analyze financial statements;
- Working knowledge of computers to use bank network and its core banking applications, to access client accounts, amortize loans, prepare correspondence (e.g. MS Word) and reports, (e.g. MS Excel), and to respond to email;
- Oral and written communication skills to conduct interviews with clients, converse with attorneys, prepare
- Correspondence, interact with associates, and communicate the bank's policies and services;
- working knowledge of land and properties act to confirm mortgages are prepared correctly by attorneys;
- Training in lending and analysis of financial statements, college level course in Accounting;
- Associates degree, or Institute of Financial Services Certificate, or three (3) to five (5) years of banking experience.

**Benefits include:** Competitive salary commensurate with experience and qualifications; Group Medical (includes dental and vision) and life insurance; pension scheme.

We thank all applicants for their interest, however only those candidates selected for interviews will be contacted.

Interested persons should apply no later than **January 26<sup>th</sup>, 2023** to:

**Email: [hr.apply@bankbahamas.com](mailto:hr.apply@bankbahamas.com)**