



## **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 Freeport & Family Island Branches**

#### **Key Responsibilities:**

- Acts as Relationship Manager for portfolio assigned
- Increasing the value of accounts via marketing of the banks products and services
- Interviews loan applicants and makes decisions on applications for consumer and mortgage loans and overdraft facilities; assesses credit risk and evaluates financial and non-financial information in decision-making
- Prepares credit proposals for new and existing clients and collects relevant documentation to support proposal
- Responds efficiently to customer telephone and walk-in enquiries
- Initiates action on past due accounts by making contact with the customer and preparing arrears letters, documenting various activities, and liaising with attorneys to prepare legal documents
- Authorizes or declines payment of cheques within the discretionary limits

#### **Minimum Requirements:**

- Associates Degree in a Business Area or ABIFS Certificate
- 3-5 years banking experience (Credit experience preferred)
- Broad knowledge of the bank's credit policies and procedures
- Ability to analyze financial statements and calculate ratios
- Working knowledge of Land and Properties Act
- Strong verbal and written communication skills
- Proficient in Microsoft Office

**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 **February 29, 2024** to:

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