

1. JOB DETAILS

Job title:	Relationship Manager - Liabilities	Job grade:	
Reports to:	Head of Business Banking		
Department:	Business Banking		

2. JOB PURPOSE

The key responsibility under this role is to generate fresh deposits through acquiring new to bank relationships from identifiable target market and potential customers. This role will also require active participation in achieving the deposit and revenue targets of the Business Banking team. Furthermore, the RM Liability will require coordinated management of the existing deposit portfolio as well, with active support of the branch management.

3. JOB DIMENSIONS

Number of staff supervised:	Direct reports:	Nil
	Total team size:	2
Financial dimensions:	Income target:	TBA
	Operating budget:	-
Other (e.g. number of branches, customer volumes):		1 each at Manchester & Whitechapel

4. KEY ACCOUNTABILITIES

Description
Achieve sales (deposit) goals and assigned revenue targets through new business sales, referrals, retention of relationships and cross selling bank's products, in particular the planned HBL Bank UK's international payment/ remittance product.
Formulate strategies with well-articulated action plans to achieve assigned business goals, increase Bank's share in business & deposits, understanding competition, consolidate and retain business relationships.
Responsible to achieve NTB liabilities/deposit target for the assigned region by identifying target market and potential customers
Attend networking events, develop, and deepen relationships and explore customer needs with the aim of matching the Bank's parallel available products, primarily to grow deposit base of the bank
Ensure timely & accurate completion of Internal / External audits of portfolio, as well as KYC reviews.
Ensure Customer Service levels are at the highest standards
Handle client escalations and ensure prompt resolution
Review relevant on-boarding due diligence documentation from customers and liaise with relevant department (KYC Team) to ensure completion of the on-boarding process is swift and friction free for the customer.
Be fully compliant with Bank's policies, FCA and anti-money laundering regulations.

5. QUALIFICATIONS AND EXPERIENCE

Minimum qualifications:

- A minimum of degree qualification or equivalent (BA, BSc)

Minimum experience / Job Knowledge & Expertise:

- Relevant experience of multiple years in financial services across banking
- Good Understanding of financial markets, business banking products, and customer services
- Excellent communication, interpersonal and organization skills
- Good Knowledge of MS Office / Excel
- Customer oriented with hands on ability to network and establish relationships with potential clients
- Negotiation and influencing skills
- Collaboration /ability to work in a team
- Discretion and an understanding customer's banking needs, confidentiality & an ethical and professional approach to work

6. JOB CONTEXT

For the role in South - the incumbent will preferably be based in or around London, and for the role covering North / Midland - he/she is expected to be based in or around Manchester (or Birmingham as a 2nd choice). The basic objective for these headcounts is to develop a team that will manage a core clientele in the southern and northern/ midland regions, focusing on deposit generation opportunities from individuals and businesses, and grow the deposit book of the bank.

7. APPROVALS

Job holder

Signature

Date

Line manager

Signature

Date