

1. JOB DETAILS

Job title:	Wealth Services Manager	Job grade:	Manager I Wealth, Grade 5
Reports to (position):	Senior Manager Wealth Investment	Certified Role: (Y/N)	Y
Department:	Wealth		

2. JOB PURPOSE

As a Wealth Manager, you will be responsible for helping individuals and families manage their financial assets and investments. Your primary goal is to grow and preserve wealth for your clients while considering their financial goals, risk tolerance, and overall financial situation.

3. JOB DIMENSIONS

Number of staff supervised:	Direct reports:	0
	Total team size (including direct & indirect reports):	14
Financial dimensions:	Income target:	
	Operating budget:	
Other (e.g. number of branches, customer volumes):		

4. KEY ACCOUNTABILITIES & RESPONSIBILITIES

Description
Build and maintain strong relationships with clients to understand their financial goals, needs, and preferences.
Develop personalised financial plans that align with clients' objectives, taking into account their risk tolerance, time horizon, and financial aspirations.
Responsible for revenue and asset targets as assigned from time to time and cross selling of Banking products.
Maintain high level of knowledge of global markets, assets, and the latest trends in the investment world.

Assess, prepare, and present credit applications whenever required.

Successfully onboard new clients while maintaining and deepening relationships with existing clients.

Execute trade orders via Bank's dealing systems, Bloomberg, and/or brokers.

Compliance with Bank's policies, FCA and anti-money laundering regulations, CASS, Consumer Duty & MiFiD II regulations.

Maintain accurate and up-to-date records of client interactions and transactions.

Review clients' portfolios, regularly, to ensure they are on track and provide changes as and when required.

Client-Centric Approach: Cultivate and maintain strong client relationships based on trust, integrity, and a commitment to meeting clients' financial goals while adhering to Consumer Duty principles.

Transparent Communication and disclosure - ensure that clients fully understand the costs associated with various products and services.

Continuous Regulatory Compliance - Stay abreast of industry regulations and updates related to Consumer Duty. Implement and uphold ethical and regulatory standards.

5. QUALIFICATIONS AND EXPERIENCE

Minimum qualifications:

- A bachelor's degree in finance, business, economics, or a related field is often required. Advanced degrees (e.g., MBA or CFA).
- Relevant certifications, such as Chartered Institute for Securities & Investment (CISI), Chartered Financial Analyst (CFA).

Experience, Skills & Competencies:

- Relevant experience in the investment sector with deep understanding of investment markets and a knack for identifying the best stocks, bonds, funds, etc.
- The ability to analyse financial data, market trends, and investment options is crucial for making informed recommendations.
- Strong interpersonal and communication skills are essential for building and maintaining client relationships.
- Comfortable in simplifying complex structure, and investment products, to clients
- Ability to network and establish relationships with clients / customer service skills
- Negotiation and influencing skills
- Collaboration /ability to work in a team
- A good level of numeracy and IT skills including knowledge of trading systems
- Discretion and an understanding of the need for client confidentiality & an ethical and professional approach to work.

6. JOB CONTEXT

Senior Managers & Certification Regime

This is a Certified Role under the Senior Managers and Certification Regime (SMCR). The incumbent will go through the Bank's annual certification process / fit & proper assessments in order to be assessed as fit to perform the role.

Conduct Rules

*The incumbent is subject to the **Individual Conduct Rules** as outlined in the FCA Handbook COCON Section 2.*

HBL Values

The incumbent must exemplify & abide by the HBL UK Values, Commitments & Behaviours:

- *Integrity – Be Ethical & Fair*
- *Customer Centric – Deliver Great Experiences*
- *Value People – Respect, Empower, Appreciate*
- *Progressive – Innovate & Challenge*
- *Excellence – Be Your Best*

Frameworks & Policies

This is a 1st line of defence role and as such must ensure full compliance with the Bank's policies and frameworks relating to:

Compliance, IT & Information Security, Health & Safety, Risk & Credit, Operational Risk, Conduct Risk, Whistleblowing, Complaint Handling, New Products, Services and Promotions, Expense Management & Internal Audit.

7. APPROVALS

Job holder	
<hr/>	
Signature	Date
Line manager	



JOB DESCRIPTION

Position Code:

Version:

Date: October 2025

Signature

Date