CLARIEN

Lending Officer

The Lending Officer is responsible for developing and servicing banking relationships with personal clients and client prospects by identifying financial needs and goals, advising on a full range of personal financial solutions and fulfilling service expectations at first point of client contact.

The Lending Officer is:

- engaging, confident and ambitious.
- able to proactively identify opportunities through interaction with clients and prospect clients.
- determined to ensure high standard service delivery and is genuine in interactions with clients and colleagues.
- knowledgeable and proficient in credit and full suite of personal banking and wealth management offerings (cards, deposits, loans, investments), or is able to demonstrate the capability to quickly develop and maintain such proficiency.
- able to apply broad skills and knowledge to deliver timely and appropriate financial solutions to clients and increase client value.
- comfortable working to meet demanding and defined targets for achievement.
- an enthusiastic advocate for Clarien Bank and its financial solutions in the community.

Primary Responsibilities:

- Identify credit opportunities (Loan/Mortgage/ Credit Card) and coordinate with clients and prospective clients to provide advice and negotiate, underwrite and document credit facilities.
- Service an assigned portfolio of borrowing client relationships.
- Support and diligently carry out the administration, reporting, policy and process activities of the Bank and the credit division.
- Coordinate and collaborate with the Personal Banking team to assist in the acquiring and deepening of personal client banking relationships including providing assistance in account opening and providing referrals to other service sections when needed.
- Actively engage with personal clients to uncover financial needs and recommend the best products and services.
- Assist personal clients in the account opening process, service personal client support requests and cross-sell personal banking and other financial services.
- Cultivate wealth management and commercial business opportunities for the Bank through personal client relationships and draw upon resources as needed to close.
- Represent Clarien at various business and community events with a view to developing and strengthening client relationships.
- Carry out special projects as assigned or other duties as required.

The successful candidate must have:

Education:

- University degree in a Business field of study or equivalent combination of other formal education/ training and experience in a sales and service role.

Experience:

- 2 years of experience in a financial services industry role, &/or
- 2 years of client service and sales experience with demonstrable record of achievement.

Skill & Abilities:

- Skilled at assessing customer needs and providing applicable solutions whilst building client relations
- Good knowledge of financial management and banking products and services
- Ability to adapt to change and a commitment to continuous learning
- Ability to manage multiple priorities and client requests
- Superior oral and written communication skills for both internal and external purposes
- Ability to understand and implement processes and/or regulatory requirements
- Ability to apply strong critical thinking and problem solving skills to meet client needs.

Clarien is an equal opportunity employer and offers a competitive compensation package commensurate with qualifications and experience.

Please submit a detailed cover letter and résumé no later than September 12th, 2022 to:
Human Resources Department
25 Reid Street, Hamilton HM 11
P.O. Box HM 665, Hamilton HM CX
Email: jobs@clarienbank.com
Fax: + 441 296 7701

www.clarienbank.com | 441 296 6969
Point House, 6 Front Street, Hamilton HM 11, Bermuda

We sincerely thank all applicants for their interest. Only those candidates under consideration will be contacted.

Clarien Bank Limited, through its wholly owned subsidiary companies, is licensed to conduct bank, investments, corporate service provider and trust business by the Bermuda Monetary Authority.