

Relationship Manager

The Relationship Manager's primary responsibilities include the management of existing and development of new large and/or key strategic commercial, corporate and sovereign banking relationships in Bermuda. The incumbent is also responsible for identifying prospects in target markets, developing prospect acquisition strategies, maintaining a suitable prospect sales pipeline, conducting prospect sales calls, and qualifying opportunities based on prospect information and a high level of due diligence. Further, the Relationship Manager contributes to the day to day management and the enforcement of policies and procedures of the Commercial Banking Department.

Primary Responsibilities:

- Develops, establishes, grows and manages relationships with large and/or strategic commercial entities, large corporates and sovereign states in targeted markets to generate new business, particularly credit opportunities and to promote goodwill for the Bank;
- Examines business plans, financial statements and projections and prepares and/or oversees the preparation of credit underwriting reports and supporting credit documentation;
- Works directly with the Bank's credit approving groups to obtain approval of credit underwriting reports. Prepares credit reporting as required. Ensures credit files are complete and accurate;
- Oversees the preparation of all documentation related to the commercial clients account to include but not limited to account opening, transactional and credit requests;
- Oversees the credit disbursement process, including liaising with clients, internal teams, legal counsel and other parties as required to ensure credit facilities are closed in a timely manner.
- Assists the department in achieving profitability, sales and quality service objectives through playing a lead role in maximizing business development opportunities for sustainable growth in accordance with plan and methodology;
- Builds and maintains a high market profile in the targeted market area with both internal and external contacts by planning and completing relationship activities which generate sales opportunities;
- Assists in the development of solutions through the use of the Bank's products and services to meet commercial clients' needs;
- Completes reviews of commercial relationships to ensure ongoing compliance and adherence to policies and procedures of the Bank as well as in relation to credit requirements, deposit account activity and risk management requirements;
- Safeguards the Bank's assets and liabilities by reporting any unusual occurrences or fraudulent activities as per established procedures;
- Works diligently to create teamwork and harmony among all employees in the department, and other divisions in the Bank ensuring that staff deliver a high standard of customer service on a consistent basis;
- Responsible for overseeing of Internet Banking set up and maintenance for all large commercial and corporate clients;
- Assists with special projects relating to the commercial client portfolio from time to time; and
- Other ad-hoc tasks as reasonably assigned.

The successful candidate must have:

- A University degree in a relevant field.
- A minimum of 5 years of experience in delivery and support of commercial banking, credit and electronic banking products to large corporate, commercial and sovereign clientele.
- A demonstrated working knowledge of business development/commercial banking process required to promote and protect the Bank's commercial banking products.
- A strong knowledge and detailed experience of loan structuring, negotiating, and pricing for new and existing clientele.
- A strong understanding of financial statements, financial analysis and commercial credit underwriting.
- Strong aptitude and understanding of "KYC" requirements as it pertains to commercial, corporate and sovereign clientele.
- Strong PC skills including the suite of Microsoft Suite products.
- Excellent planning and organizational skills.
- Excellent written and oral communication skills; superior interpersonal skills.
- Must be a team player.

Competencies:

- Accountability and reliability
- Decision making and judgment
- Effective communication
- Results orientation
- Sales ability and persuasiveness

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 January 3rd, 2023 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

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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.

