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Job Openings:

Personal Banking Officer

Salary Range:

\$31,000 – \$47,000 Commensurate with skills and qualifications

Position Summary:

The Personal Banking Officer is responsible for contributing to the branch's overall success by achieving individual sales targets through meeting the financial needs of mid-market retail customers by providing practical advice and superior customer service. In addition, the PBO will identify referral opportunities to other areas of the business (Premium Banking, Small Business, Wealth Management, Corporate and Commercial) and comply with all operational policies and regulations.

Key Accountabilities:

- 1 Sell customized financial solutions using a financial planning approach to meet retail customer needs:**
 - Efficiently complete sales administration to minimize re-work and meet customer expectations on timeframes.
 - Maintain current and thorough knowledge of product features, benefits, pricing policies and procedures for all retail products (inclusive of all insurance products), including legislation for which products can be sold in the branch.
 - Maintain a basic understanding of the local competitor offers, including leading rates in market.
- 2. Contribute to the delivery of excellent customer service and creating superior customer experiences by:**
 - Presenting a professional image and ensuring service standards are maintained at all times;
 - Taking responsibility for customers' concerns/ complaints by resolving those matters within discretion
 - Proactively managing any significant issues customers have with their banking services/products. Take ownership of these issues facilitate a satisfactory outcome for the customer and with the help of internal partners, within agreed timeframes.
- 3. Compliance:**

Meet Regulatory Compliance, Anti-Money Laundering/Anti-Terrorist Financing and Bank policies and procedures for all products and services and Customer transactions by:

 - Applying the Know Your Customer (KYC) requirements including verifying and documenting customer identity, source(s) of funds and the nature of the activity that is to be undertaken;
 - Confirming accuracy of, and updating KYC information as applicable;
 - Ensuring bank and customer information is kept secure and confidential at all times;
 - Monitoring account activity, documenting and investigating significant or unusual transactions;
 - Advising customers on investments appropriate to their stated goals, objectives, and risk tolerance;
 - Authorize applications within policy and limits, provide sound recommendations to superiors for applications above authorized limits and/or to MDO/Supervising office for out of policy decisions that have merit;
 - Adhere to Bank and Branch security procedures with respect to assigned authorities and responsibilities.
 - Report any unusual occurrences or fraudulents

Educational Requirements:

- University/college degree from a recognized institution in Marketing, Finance, Psychology or related subject area.
- At least 2 years' experience in a similar role.

Functional Competencies:

- Knowledge of financial planning and financial management
- Knowledge of customer life cycle needs and current economic climate and political events;
- Professional selling and telemarketing skills a must.
- Thorough knowledge of regulatory compliance and AML/ATF guidelines a must.
- Working knowledge of the marketplace in which the Bank operates
- Knowledge of branch routines and operating procedures a plus.

Qualified candidates should submit C.V. via email to: The Human Resources Dept., Scotiabank: hrbahamas@scotiabank.com and/or Santresha.gardiner@scotiabank.com on or before January 26th, 2018.

Please be advised that only persons shortlisted will be contacted.

