

VACANCY

Relationship Officer

Applications are invited from persons with suitable qualifications to fill the position of “**Relationship Officer**” at **Republic Bank Limited, British Virgin Islands (BVI)**.

The job holder is responsible for:

The Relationship Officer is responsible for contributing to the branch’s overall success by meeting the financial needs of an assigned portfolio of mid-market affluent customers and achieving individual sales targets by acting as the customer’s main point of contact for advice and customer service. In addition, the **RO** 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.

The Relationship Officer is responsible for meeting negotiated goals on portfolio growth, portfolio profitability (if available), portfolio size, number of products per customer, sales, and sales productivity, along with objectives relating to customer service, cross-segment referrals, operational effectiveness, teamwork, and personal development. In addition, the Relationship Officer is expected to provide individual, straightforward, and knowledgeable service to create a relationship of mutual trust and confidence with branch customers and colleagues.

DUTIES AND RESPONSIBILITIES

1. Champions a customer focused culture to deepen client relationships and leverage broader Bank relationships, systems and knowledge.
2. **Meet or exceed weekly, monthly and annual individual sales targets across product categories by providing financial solutions to meet the needs of assigned mid-market affluent customers**
 - Negotiate and establish individual goals with direct supervisor and/or the Branch Manager.
 - Develop personal business plan and execute it within established time frames.
 - Using the Sales Conversation Roadmap, proactively anticipate the full set of financial needs of the mid-market affluent customer and offer solutions through a wide range of financial tools, products and services, offering investment products where applicable or making referrals to the appropriate Republic Bank partner.
 - Efficiently complete sales administration to minimize re-work and meet customer expectations on timeframes
 - Conduct effective pipeline and time management to ensure sufficient sales activities to achieve targets; track all pipeline and sales activities in CRM.
 - Maintain current and thorough knowledge of product features, benefits, pricing policies and procedures for all retail products, including legislation for which products can be sold in the branch.
 - Maintain a good understanding of the local competitor landscape, including unique product offers and leading rates in market.
 - Participate in weekly coaching with direct supervisor, weekly sales meetings, daily kick-off and other Sales & Service disciplines as required.
 - Review regularly sales performance to identify gaps and develop action plan to close.
3. **Actively manage, grow and retain a portfolio of assigned customers**
 - Seek to grow customer share of wallet by identifying balances with other institutions and migrating to Republic Bank using the Bank’s tools.
 - Regularly review portfolios to assess a customer’s current product suite relative to his/her financial goals and recommend appropriate solutions consistent with his/her needs.
 - Actively participate in Bank promotional programs and marketing initiatives targeted at mid-market affluent customers, including execution of any Direct Marketing campaigns
 - Ensure customer contact and other relevant information is up-to-date during customer interactions in order to reflect any changes in activity or personal information.
 - Manage and execute customer contact strategy, involving touch-points with all portfolio customers on a quarterly basis.
 - Determine the purpose and timing of the next contact for customer, and diarize it using CRM.
 - Set up and educate customers on alternate channel options so they can transact in a way most convenient for them.
4. **Grow the mid-market affluent customer base**
 - Proactively source and acquire new relationships by maximizing customer referral opportunities from existing, satisfied clients.
 - Collaborate with branch staff and business partners to ensure that quality leads/referrals are identified and actioned.
 - Develop centers of influence outside the Bank, (e.g. accountants, real estate agents, associations, etc.) to act as external referral sources.
 - Effectively welcome new mid-market affluent customers into Republic Bank.
 - Advise 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 LDC/Supervising office for out of policy decisions that have merit



5. Identify referral opportunities to Premium Banking and other lines of business

- Effectively identify mid-market affluent customers and refer them to a Premium Relationship Officer using CRM.
- Effectively identify customer needs in other lines of business (e.g., Small Business, Wealth Management, and Commercial) and generate the referral using the appropriate Bank process.
- Follow up to ensure lead is actioned and the customer is satisfied with the outcome.
- Maintain working knowledge of features, benefits, pricing policies for Premium Banking, small business, wealth management and commercial products to effectively identify referral opportunities.

6. Consistently deliver a superior customer experience during all customer interactions to support the Branch's Customer Advocacy (e.g. Pulse, NPS, CAP) goals

- Act as the key relationship manager and main contact for portfolio customers.
- Ensure operational efficiency and accountability by collaborating with other branch staff and non-branch channels to ensure that customer transactional needs are met in a timely and professional manner. This requires an appropriate hand-off to servicing staff and follow-up to ensure customer satisfaction.
- Proactively manage any significant problems customers have with their banking needs. Take ownership of these issues and with the help of internal partners, facilitate a satisfactory outcome for the customer within agreed timeframes.
- Collaborate with the branch team in the execution of the Customer Advocacy (e.g. Pulse, NPS, CAP) Action Plan.
- Present a professional image at all times.
- Ensure workstations and other customer facing areas are organized.
- Consistently deliver our Service Promise:
 - Make every customer feel welcome.
 - Take time to understand and anticipate customer needs.
 - Provide advice and solutions that are right for each customer.
 - Follow-through and keep promises.
 - Sincerely thank every customer, every time.

7. Execute the Branch Compliance/Security responsibilities as reflected in the Branch Services and Procedures Manual

- Apply the Know Your Customer (KYC) requirements including verifying Customer identity and documenting source(s) of funds, nature and expected activity that is to be undertaken.
- Confirm accuracy of existing KYC information and update as required.
- Ensure bank and customer information is kept secure and confidential at all times.
- Adhere to Bank and Branch security procedures with respect to assigned authorities and responsibilities.
- Report any unusual transaction or fraudulent activity to your Compliance Officer / Supervisor as soon as you become aware of it as per established policies and procedures.

8. Maintain an ongoing commitment to personal development and fostering a positive team environment

- Create an Employee Development Plan annually and follow through on the agreed actions geared toward improving or developing skills required for your position or future potential roles.
- Actively participate in the Applause Program by recognizing members of your branch team and other partners across the Bank.

9. Understand how the Bank's risk appetite and risk culture should be considered in day-to-day activities and decisions.

10. Actively pursues effective and efficient operations of his/her respective areas, while ensuring the adequacy, adherence to and effectiveness of day-to-day business controls to meet obligations with respect to operational risk, regulatory compliance risk, AML/ATF risk and conduct risk, including but not limited to responsibilities under the Operational Risk Management Framework, Regulatory Compliance Risk Management Framework, AML/ATF Global Handbook and the Guidelines for Business Conduct.

11. Champions a high performance environment and implements a people strategy that attracts, retains, develops and motivates their team by fostering an inclusive work environment; communicating vision/values/business strategy and managing succession and development planning for the team.

QUALIFICATIONS AND EXPERIENCE

- The incumbent must have at least 2 to 5 years of banking experience. They require a strong knowledge of deposit and investment products and rates, the retail banking marketplace.
- The incumbent must also have a strong understanding of the Retail Bank's objectives, strategies, structure, as well as its deposit and cash management products and services.
- Very strong interpersonal skills and communication skills are essential to this position. The incumbent must be able to effectively articulate views both within the Bank and externally in the marketplace.
- At minimum an associate degree in a related field.

Closing Date of submission is July 14, 2025, kindly submit your resume to:

**Human Resources Department
Republic Bank (British Virgin Islands) Limited**

**P.O. Box 434, Road Town
Tortola, VG1110
British Virgin Islands
Email: marcia.creque-scatliffe@rfhl.com**

All applications received will be treated with the strictest of confidence. BV Islanders and Belongers will be given preference. We thank all interested applicants; however only shortlisted candidates will be contacted.