



JOB TITLE: Commercial Relationship Manager

Locations: Absa House - ABT

Time type: Full time

Time left to apply: End Date: February 13, 2025 (2 days left to apply)

Job requisition id: R-15971735

Empowering Africa's tomorrow, together...one story at a time.

With over 100 years of rich history and strongly positioned as a local bank with regional and international expertise, a career with our family offers the opportunity to be part of this exciting growth journey, to reset our future and shape our destiny as a proudly African group.

[My Career Development Portal](#): Wherever you are in your career, we are here for you. Design your future. Discover leading-edge guidance, tools and support to unlock your potential. You are Absa. You are possibility.

Job Summary

- To manage and sustain a portfolio of Business banking customers, building long term relationships founded on efficient and reliable support for their business. This is achieved particularly through quick risk decisions and managing consistency and quality of operational service.
- The primary objective is to maximise risk-adjusted portfolio contribution.

- The jobholder will be responsible for business development both with new customers and with existing customers where they are expected to increase “wallet share”.

Job Description

Main accountabilities and approximate time split

Sales and Service: 65%

- Maintain Relationship Plans for all customers in the portfolio such that contact with customers is prioritised.
- Conduct annual and if appropriate, interim reviews of customers borrowing facilities
- Conduct annual and if appropriate, interim reviews with non-borrowing customers
- Determine the key messages, e.g. agreed service standards, and negotiated pricing, relationship team contact points and new product changes, deciding upon the most appropriate communication method.
- Deal with and find solutions to customer complaints
- Determine the products that are most effective in meeting customer’s needs and be able to sell these at short notice both reactively and proactively.
- Research, create and follow up a target list for potential new business.

Business Management 30%

- Research, create and follow up on a target list for potential new business
- Identify priority customers using the Customer Relationship Planning templates to assess their present and potential contribution.
- Gather all the required information that is needed to prepare and assess credit applications. Role holder will be expected to input certain key information such as judgmental information. (They will work with CMA and CCM resources to construct credit applications).
- Control and quality of the portfolio, using available triggers and adherence to Risk management guidelines and policies.

Staff Management 5%

- Day to day coaching and development of Corporate Service’ Assistants

Risk and Controls Objectives

Ensure that all activities and duties are carried out in full compliance with regulatory requirements, Absa Operational Risk Framework and internal Absa Policies and Standards

Manage risk and control effectively by applying applicable risk frameworks and embedding a positive risk culture

- Understanding of own role in the end-to-end processes in which you play a part, including applicable risks and controls.
- Adhere to Absa's policies and procedures applicable to own role, demonstrating sound judgement and responsible risk management.
- Report all risk events / incidents / issues using the defined process for your business area and help to understand why these happened and how to prevent them in future. Proactively look for ways to improve the control environment by considering what could go wrong in the processes you operate and how errors could be prevented.
- Continuous and proactive engagement with regulatory bodies, unions where applicable
- All mandatory training completed to deadline

Technical skills / Competencies

- Relationship skills
- Credit Risk skills
- General Corporate skills
- Communications skills

Knowledge, Expertise and Experience

- | | |
|----------------------------|------------------------|
| • Meeting customers' needs | •Personal Organization |
| • Business awareness | •Adaptability |
| • Business development | •Decision making |
| • Managing Relationships | •Team results |
| • Innovative | •Active listening |
| • Analysis and judgement | |

Absa Values

Absa Purpose Values and Behaviors represent the set of standards which governs the actions of all of us who work for the bank and against which the performance of every one of us in Absa are being assessed and rewarded:

- Trust
- Resourceful
- Stewardship
- Inclusive
- Courage

Education

Bachelor's Degrees and Advanced Diplomas: Business, Commerce and Management Studies (Required)

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