



Bank of St. Helena Ltd.

www.sainthelenabank.com

JOB PROFILE

Post:	Lending Clerk
Division:	Lending
Grade:	B
Hours of Work:	Average of 35hr per week. It is expected that hours of work will be determined by the nature and requirement of the Bank and could include some weekend/afterhours work.
Location:	Bank of St Helena Office premises or other sub-offices/branches as these are developed.
Job Purpose:	To assist the Lending Supervisor, Lending Services Manager and Assistant Lending Services Manager by ensuring that all loan applications received are accurately completed and that all supporting documentation is included. To ensure that all loans (which can include commercial loans) are processed in line with the Bank's policies and procedures, ensuring that key principles of professional credit management are maintained at a high standard and the lending service is administered in an efficient, balanced, objective and timely manner so as to lessen the Bank's risk before and after acting on loan applications.
Reports to:	Lending Supervisor
Supervision:	None

Job Outline

1. Advise loan applicants of all documents/information required when applying for a loan.
2. Provide information relevant to the entire loan application process; to include the various loan products, interest rates, fees and charges, repayment terms, insurances and terms and conditions to all existing and prospective borrowers.
3. Examine and verify that all loan application submissions are fully completed and accurate.
4. Contact/meet with applicants in respect of their loan application, ensuring that all information required to allow the loan approval process to be completed has been supplied, assisting with the completion of the paperwork if necessary.
5. Analyse all applications in line with the Bank's loan policies and procedures to assess whether or not they meet the Lending Criteria, in respect of the ability to repay, proof of adequate

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Established and regulated under the Financial Services Ordinance, 2008, the Financial Services Regulations, 2017 and the Company Ordinance, 2004

security (if applicable) and evidence of good credit history before passing to Lending Supervisor for approval/decline.

6. Receive and respond to all enquiries received in person or via telephone, email or mail in relation to the Bank's loan products.
7. Ensure that all new loan facilities, bank transfers and journals for loans are entered on the system in an accurate and timely manner.
8. Assist the Lending Supervisor with the compilation and checking of loan facility agreements to ensure that they are accurate and complete, in accordance with the Bank's policies and procedures prior to signing.
9. Meet with clients to facilitate the signing of facility agreement letters, ensuring that the client fully understands the requirements outlined within the facility agreement letter before signing as required.
10. Work with clients on settling loan defaults in full or negotiate reasonable settlements, before referring to the Bank's legal representative for legal action in line with the Bank's debt collection policy.
11. Ensure that clients have adequate insurance policies in place in regard to the assets being utilised as collateral within the secured lending portfolio. This includes assisting with the updating of the insurance database so that it is accurate and up to date.
12. Monitor the processes that generate the Lending Fees and ensure that the relevant spreadsheets are kept up to date and that clients are charged accordingly and accurately.
13. To monitor and analyse the relevant Bankware reports daily and take the necessary action required to satisfy the Bank's requirements.
14. Prepare relevant reports and statistics on loan activity on a monthly basis to the Lending Services Manager and the Finance Manager for management purposes.
15. Perform day-to-day administrative tasks as required ensuring effective and efficient communication at all times with both lending staff and clients.
16. Deputising in the absence of the Lending Supervisor.
17. Any other duties delegated by the Lending Supervisor, Assistant Lending Services Manager or Lending Services Manager. This could also include working within other Sections of the Bank as service needs arise.

Person Specification (*skills, attitudes, qualifications and experience*)

Skills & Attitude:

- Must have good written and verbal communication skills and be able to remain calm under pressure;
- Must have good interpersonal skills and deal with people in a professional manner;



- Have the ability to analyse relevant data and assist with the preparation of reports and collation of statistics;
- Ability to obtain accurate and truthful information from clients
- Must be computer literate;
- Have the ability to work on own initiative in responding to crisis and working under pressure in a timely manner;
- Have a high standard of accuracy in relation to numeric data and a keen eye for detail;
- Must be self-motivated and have sound organisational and time management skills;
- Be well presented with a professional manner;
- Should be committed to personal/professional development;
- Ability to maintain high levels of confidentiality, including data protection;
- Good financial/accounting skills;
- Risk Management awareness.

Qualifications and Experience:

- GCSE's in Mathematics and English at Grade C or above;
- Proficiency in IT skills, including Microsoft and Excel Applications;
- Basic understanding of Accounting practices in relation to Banking;
- Experience of working in a customer service environment.

Special Conditions:

- Be able to work flexible hours to meet the requirements of the Bank, this might mean working outside normal working hours;
- Have the ability to liaise effectively with awkward/irate customers;
- Have an approachable attitude to all customers internally and externally.