



Bank of St. Helena Ltd.

www.sainthelenabank.com

JOB PROFILE

Post:	Lending Services Officer (Commercial)
Division:	Lending
Grade:	D
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 with the management of the Bank's commercial loan portfolio and all functions pertaining to this portfolio. To ensure that all Commercial loan applications received are processed accurately and 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 to minimise and manage the Bank's risk before and after acting on loan applications.
Report to:	Assistant Lending Services Manager
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 and processed per the Bank's Credit policy and Lending Procedures Manual.
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 loan applications in line with the Bank's loan policies and procedures to ensure they meet the Lending Criteria, in respect of applicant's financial situation, viability of the business proposal/application, the ability to repay, payment records with previous loans and evidence of good credit history, proof of adequate security and property ownership (if applicable) before making a recommendation 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.

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

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. Ensure that all repayments on the Bankware Lending queue are released to the client's current bank account.
9. 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 and after signing the loan agreement.
10. 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.
11. Ensure that clients have adequate insurance policies in place in regard to the assets being utilised as collateral within the secured lending portfolio.
12. Maintain and update the Business Client Directory, ensuring that all records (including contact details) are accurate and up-to-date.
13. Liaise, both verbally and in written form, with clients who have defaulted on their loan repayments. Ensure that all clients who are written to are charged accordingly and accurately. Maintain accurate records of all fees charged in relation to the unauthorised overdraft reminder letters.
14. 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.
15. Actively promote lending products and services to potential applicants, by working with the Marketing Manager and other stakeholders in publicising the Bank's lending offerings, through presentations, media interviews, written articles, and direct one-to-one contact with businesses.
16. Participate in site visits to clients, to encourage good relationships and obtain feedback that will assist in developing the bank's products and services or operational procedures.
17. 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.
18. Monitor and analyse the relevant Bankware reports daily and take the necessary action required to satisfy the Bank's requirements.
19. Prepare relevant reports and statistics on loan activity on a monthly basis to the Lending Services Manager and the Finance Manager for management purposes.
20. Perform day-to-day administrative tasks as required; maintaining an accurate filing system for client's files, both paper-based and electronically and ensuring effective and efficient communication at all times with both lending staff and clients.
21. Assist the Assistant Lending Services Manager to develop, implement and review Lending Service Policies and Procedures/Manuals to improve or enhance quality of service and productivity.
22. Deputising in the absence of the Assistant Lending Services Manager and Lending Services Officer (Consumer).
23. Any other duties delegated by the 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 data and write reports;
- 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, and adhere to data protection guidelines/policy/regulation;
- Ability to understand and analyse financial data;
- Good financial/accounting skills;
- Ability to work independently as well as part of a wider team;
- Risk Management and Information Security awareness.

Qualifications and Experience:

- GCSE's in Mathematics and English at Grade C or above;
- Certified Accounting Technician or have GCSE in Accounting or willing to work towards this;
- Proficiency in IT skills, including Microsoft Applications;
- Understanding of Accounting practices in relation to Banking;
- Experience of working in a customer services 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.