

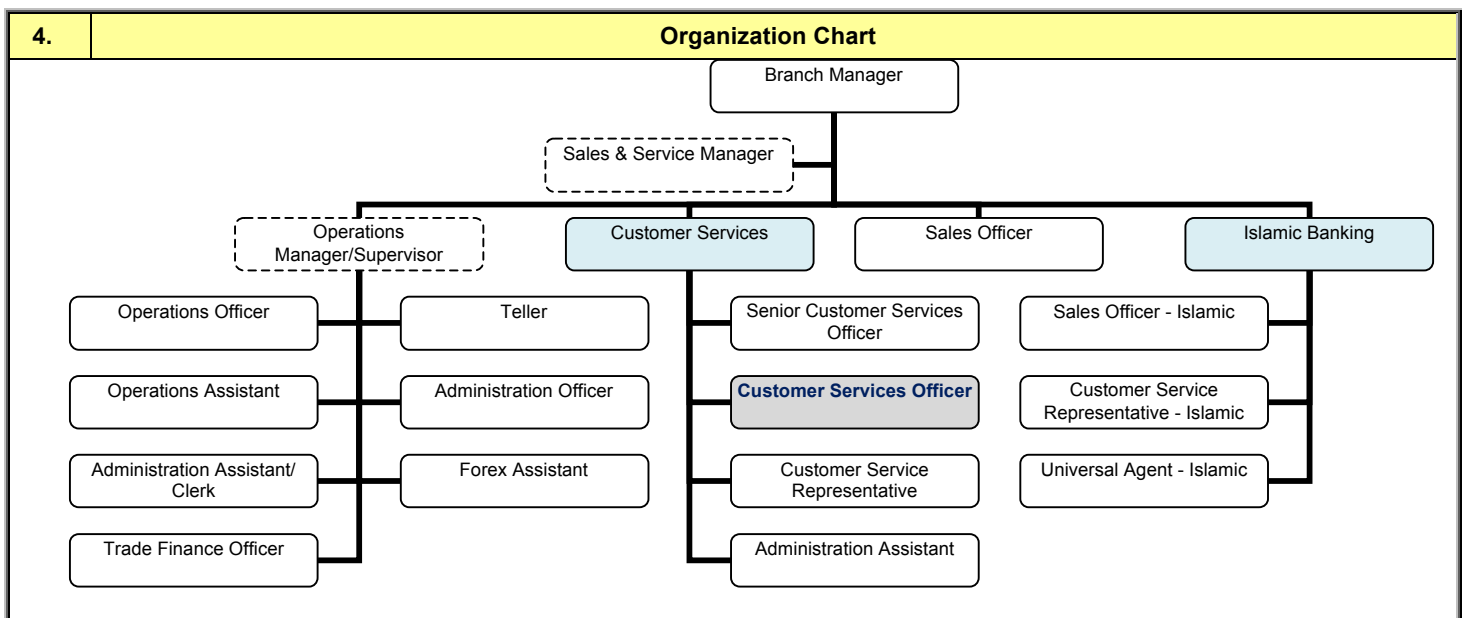


# JOB DESCRIPTION

1. Job Details	
Job Title:	⊙ Customer Service Officer
Grade:	⊙ HR Eval.
Department:	⊙ Sales & Service Department
Location:	⊙ Branch
Direct Line Manager:	⊙ Sales & Service Manager / Branch Manager
Review date:	⊙ April 2012
Expiry date:	⊙ 30 April 2014

2. Job Purpose	
<ul style="list-style-type: none"> <li>⊙ To acquire business from walk-in customers and existing customer relationship by identifying cross selling opportunities for UAB's Retail Banking Products.</li> <li>⊙ To provide complete range of information to customers about UAB's Retail Banking Products</li> </ul>	

3. Job Dimensions	
Volume of Staff Supervised (Direct reports and Indirect/ dotted line reports)	⊙ None
Resources under control (eg, direct budget, sales target, financial impact on UAB results)	⊙ The job holder contributes to the achievement of the Finance sales targets for the Branch
Authority level and limits	<ul style="list-style-type: none"> <li>⊙ Performance reviewed on a regular basis by Sales &amp; Service Manager / Branch Manager</li> <li>⊙ Activities governed by the Bank's Credit policy and Operating procedures</li> </ul>





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5.	Job Accountabilities	
	Tasks	Performance Indicators
	<p><b>Growth of Business (80%)</b></p> <ul style="list-style-type: none"> <li>⊙ Account Openings</li> <li>⊙ Management of Delinquent Accounts</li> <li>⊙ To promote personal loan top up by identifying potential customers through list of " Personal loan holders eligible for top ups"</li> <li>⊙ Handling customer complains proficiently and adequately (10%)</li> <li>⊙ To generate new Personal Loan business with walk-in clients</li> <li>⊙ To facilitate the existing clients with credit card advances through list of " Personal loan holders without credit card facility".</li> <li>⊙ To mobilize Flash Cash ( Revolving Overdraft) with existing personal loan holders</li> <li>⊙ To market UAB Online subscription to all eligible existing account holders &amp; personal loan holders</li> <li>⊙ To sell Flash Info subscription to existing &amp; new account holders</li> <li>⊙ Preparing all account opening / closing documents for further submission to centralized unit for account opening / closing at H.O.</li> <li>⊙ Preparing and processing of all retail banking simple entries vouchers after management approval.</li> <li>⊙ Fill &amp; check all personal loan, auto loan, credit card, UAB Online, flash cash &amp; flash info application &amp; ensure that they are complete and error free for further submission to H.O.</li> <li>⊙ Refer clients to related department / colleague for deeper study of the requirement of the customer.</li> <li>⊙ Preparing all correspondence letter memos related to customer/bank relationship requirement ( Liability/ Clearance letter etc)</li> <li>⊙ Keeping updated filing system in relation to each customer account (photocopies of personal loan application / credit card application / account opening application etc.</li> </ul>	<ul style="list-style-type: none"> <li>⊙ To open 3 UAE National Current or Savings Accounts</li> <li>⊙ 0 to 30 - 85% 31 to 60 - 75% 61 to 91 - 70%</li> <li>⊙ To ensure 70% penetration of the Top up lists</li> <li>⊙ 90% of all complaints to be handled at branch level</li> <li>⊙ To take ownership of customer problem and handle it till final resolution through coordinating with other colleague</li> <li>⊙ To achieve 100% individual financial targets assigned by management in terms of building assets &amp; liabilities of the branch</li> <li>⊙ Smart selling</li> <li>⊙ Error free preparation &amp; processing of all customer's product request with minimum turn around time</li> <li>⊙ Pleasant and positive attitude towards customer service.</li> <li>⊙ Error-free processing of all documents</li> <li>⊙ Error free and typing and complete documentation. No misses.</li> <li>⊙ All documents to be accurately filed.</li> </ul>



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6.	Main Challenges
<b>Job context</b>	<p><b>PLEASE ANSWER QUESTIONS BELOW</b></p> <p>What are the conditions under which work is performed and the demands such work imposes on the job holder.</p> <ul style="list-style-type: none"> <li>⊙ Describe the working conditions and the physical and mental demands of this role</li> <li>⊙ Where do the important responsibilities start and end between this role and the direct manager and this role and the direct reports?</li> <li>⊙ What specific challenges does the job role have: example long hours, travel, pressures to perform, providing back up in the absence of the Head of Dept.</li> </ul>
<b>Problem solving &amp; Innovation</b>	<p>Provide some examples of the types of issues encountered and the problems that need to be dealt with by the job holder.</p> <ul style="list-style-type: none"> <li>⊙ To what extent is the job holder having to create new solutions or are there standard solutions available to resolve the issues.</li> <li>⊙ What can go wrong in this job?</li> <li>⊙ Are these issues repeated events (eg, customer complaints) or unusual one-off incidents?</li> <li>⊙ To what extent does the job holder act alone to resolve the issues or refer the issue to a higher authority level?</li> </ul>
<b>Client relationships/ Interpersonal skills</b>	<p><b>Internal working relationships</b></p> <ul style="list-style-type: none"> <li>⊙ Weekly meetings with BM/SSM on Sunday's, Mid-week &amp; Thursday's. Regular internal communication with Colleagues, Various Branch Departments</li> <li>⊙</li> </ul> <p><b>External working relationships</b></p> <ul style="list-style-type: none"> <li>⊙ Regular external communication with customers and employer due to nature of Job</li> </ul>
<b>Risk management</b>	<ul style="list-style-type: none"> <li>⊙ Identify the specific risks to the Bank's activities that the job holder must be aware of or work with.</li> <li>⊙ The areas of risk can include: People (managing authority levels, reviewing activities/results, retaining/sharing knowledge) Systems and software Financial Compliance with regulations, laws and operating procedures Internal operating procedures (to be regularly reviewed)</li> <li>⊙ What checks, balances and controls are currently in place that the job holder must comply with?</li> <li>⊙ What level of freedom to act does the job holder have (without referral to Managers/Supervisors)?</li> </ul>
<b>Planning &amp; Organizing</b>	<ul style="list-style-type: none"> <li>⊙ To what extent does the job holder plan, organize and/or coordinate activities.</li> <li>⊙ Coordination of activities are: specific to few areas, generally related in nature across different departments, or requires operational or conceptual coordination of diverse functions and services.</li> </ul>



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7. Qualifications, Experience & Skills		
	⊙ Essential	⊙ Desirable
<b>Qualifications:</b>	⊙ High School Diploma	⊙
<b>Experience:</b>	⊙ 2-3 Years practical experience in similar position with already established cliental base	⊙
<b>Job Specific Skills:</b>	<ul style="list-style-type: none"> <li>⊙ Retail Banking Product Knowledge</li> <li>⊙ Good Market exposure of retail banking</li> </ul>	⊙
<b>Generic Skills/Requirements:</b>	<ul style="list-style-type: none"> <li>⊙ Strong communication in English and Arabic - verbal and written.</li> <li>⊙ Good PC skills (esp. MS-Word &amp; EXCEL)</li> <li>⊙ Pro-active approach and good positive attitude Excellent interpersonal skills with immaculate appearance</li> <li>⊙ Strong empathy in cliental relationship</li> <li>⊙ Hard working individual</li> </ul>	⊙
<b>Competencies:</b>	<ul style="list-style-type: none"> <li>⊙ <b>Results orientated</b> - objectives and goals focused and result oriented.</li> <li>⊙ <b>Good interpersonal skills</b> – able to develop effective working relationships with a wide range of people at different levels; demonstrates effective body language, charisma and listening skills; articulate</li> <li>⊙ <b>Influence and Persuasion</b> – able to develop effective customer relationships through adopting a consultative sales approach; able to put forward alternative arguments; illustrates arguments with examples, evidence, facts, etc.</li> <li>⊙ <b>Commercially focused</b> - ability to understand the market developments and customer specific business dynamics.</li> <li>⊙ <b>Customer orientated</b> – committed to meeting customer expectations and improving service levels; actively seeks process improvement and implementation of best practice</li> </ul>	⊙



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8.	Approvals
<b>Input : Line Manager / Dept. Manager</b>	
_____ Signature	_____ Date
<b>Ratified : Human Resources</b>	
_____ Signature	_____ Date
<b>Approved : General Management</b>	
_____ Signature	_____ Date