

## Job Description

|                               |                                |
|-------------------------------|--------------------------------|
| <b>Job Title:</b>             | <b>Client Services Officer</b> |
| <b>Department:</b>            | Client Services Unit           |
| <b>Reports to:</b>            | Client Services Manager        |
| <b>Direct Reports:</b>        | No                             |
| <b>Certified Person:</b>      | No                             |
| <b>Budget Responsibility:</b> | No                             |
| <b>Job code:</b>              | OP92                           |

### Purpose of role:

You will be part of a small, busy team working together to deliver to high standards the Bank's client services which are critical to the long-term success of this respected, global company. The role is within the Client Services section of the team and will include client onboarding & offboarding - account and card management (opening, closing), online banking, complaints handling, reporting, cashing etc. The job holder will also be expected to gradually cross-train in relation to the Payments Queries and Investigations section of the team. The company is operating a hybrid working environment, where office attendance on allocated days will be required.

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### General responsibilities

- Provide best client services possible to ensure positive and timely outcomes for the Bank's clients. Adhere to the Treating Customer Fairly principles through all work activities.
- Support the line manager in ensuring that all colleagues in the team are fully cross trained and that all processes are adequate and well documented.
- Assist with projects related to the continuous improvement of the Function.
- Work in close conjunction with the Relationship Managers, the Payments team and other internal function to achieve best possible outcome for the customer.
- Support the maintenance of the Function's Policies and Procedures.
- Contribute to operational risk management in the day to day job activities.
- Other related duties as assigned

### Operations Control

- Prepare for review and submission the complaint handling information required for regulatory reporting to FCA (e.g. Complaints returns).
- As required, assist with dealing with department's vendors.
- Monitor performance and SLA's of vendors (Deposit aggregators).
- Monitor Correspondent banks activities and charging structure.

### Complaints Handling

- To be responsible for investigation, resolution and reporting of all customer-related complaints which are allocated to the job holder.

- Ensure all policies and procedures relating to customer complaints are followed and the required documentation is completed.
- Ensure all complaints are acknowledged in a timely manner and customers and the internal Relationship Managers are kept informed throughout the complaint process.
- Escalate unresolved complex issues/complaints to line manager and propose possible solutions.
- Obtain approval for compensation payments and ensure all parties are kept informed.
- Respond positively to any new initiatives that are brought into practice making sure they easily become part of the customer experience service delivery.

### **Online Services support (1<sup>st</sup> Line)**

- Provide a high-quality onboarding support and service to the Bank's online service users in accordance within stipulated compliance policies and internal SLAs.
- Ensure all requests from online users are dealt with a timely manner and to the satisfaction of the client (Password Security Management, Setting up new users, revoking or granting rights according to customer mandate, granting, amending or revoking user limits, reporting system errors to IT support, etc.)

### **Static Data**

- Maintain counterparties' Standing Settlement Instructions in the Bank's core systems.
- Maintain SWIFT RMAs.
- Perform static data maintenance of client data on core banking system and document management system.
- As assigned by the manager, undertake account maintenance (Opening, closing, dormant, deceased, blocking, etc) in line with the Bank's SLAs.
- As assigned by the manager, contribute to the Debit Card processes (including Quarterly Mastercard Reporting- QMR).
- Carry out cheque book management as assigned by the manager.
- Processing/upload of daily clearing transactions.

### **Investigations (as part of the cross-skilling)**

- Managing queries and problems emanating from other support and business units including Treasury, FI, Corporate and Private Banking, as well as external counterparts. All queries must have a response intraday on day of query receipt.
- Control the pending/outstanding queries daily, escalating as necessary to the Client Services Manager.
- Identify, deal and control Nostro reconciliation breaks to limit possible loss exposure for the Bank due to erroneous payments and failed receipts.
- Contribute to reduction of business risks and losses by analysing root cause and make effective recommendations to prevent similar errors from reoccurring. Where necessary, initiate and complete for manager's review Risk Events Reports.
- Prepare statistical data analysis on Investigations on a monthly basis and for weekly investigation reports for the COO.

### Individual Conduct Rules:

- **Rule 1:** You must act with integrity.
- **Rule 2:** You must act with due skill, care and diligence.
- **Rule 3:** You must be open and cooperative with the UK FCA, the PRA and other regulators.
- **Rule 4:** You must pay due regard to the interests of Clients and treat them fairly.
- **Rule 5:** You must observe proper standards of market conduct.

### Competence Requirements:

#### Competency Level

|                                  |   |                     |   |
|----------------------------------|---|---------------------|---|
| Client Focus                     | 2 | Risk Awareness      | 2 |
| Change Orientation               | 2 | Professionalism     | 2 |
| Decision Making & Accountability | 2 | Working with Others | 2 |

### Professional/Academic Qualifications:

- Desirable but not essential: Bachelor's degree, preferably in Banking/Financial Services

### Experience/Knowledge

- A minimum of 3 years' experience in Banking, ideally in a small, international bank.
- Fundamental experience in Front to Back Operations process flow
- Strong experience of Client/Customer Services environment providing customer services on an end-to-end basis.
- Knowledge of Payments, Nostro Reconciliations and Investigations is beneficial.
- Demonstrate awareness of standard business practices and an ability to quickly understand the business, its products and services; its internal systems, processes, and procedures

### Technical Skills:

- Client Services skills including electronic and telephone communication with a banking customer
- Complaint Handling skills and experience in a regulated environment will be a distinct advantage
- Flexcube working knowledge desired but not essential.
- Working knowledge of SWIFT and Payment Message types would be a distinct advantage;
- Good MS-Office product skills, including using MS teams when working in a hybrid environment.

### Interpersonal and Organisational Skills:

- An effective communicator able to navigate difficult situations when dealing with a customer
- Have a strong focus on continual learning and application of the Bank's and Regulatory requirements
- Attention to Detail: Concern regarding whole task, ensuring strong accuracy and attention to detail, ability to work accurately under pressure and against deadlines.
- Ability to analyse data and make conclusions and recommendations
- Client Focus: Understanding internal and external Client requirements, taking appropriate action to build long-term relationships based on trust and confidence, and through the commitment of giving quality service.
- Initiative: Showing a preparedness to go beyond normal constraints, applying a

lateral thinking approach to problem solving. Questioning and challenging the status quo, and suggesting new approaches to improve quality and performance.

- Organisational skills: Able to manage own workload, set own objectives and priorities, plan actions and monitor progress.
- Teamwork: Building positive and open work relationships. Co-operating and liaising with others to achieve goals. Team Player with demonstrated ability to work effectively in a team-oriented environment  
Applies strong resilience and maintains performance in the face of continued high levels of work pressure.

**Languages:** Fluent written and spoken English.

**Signed:**

**Date:**