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## Job Details

### Universal Banker Trainee

#### Overview

Job ID: 52737

Job Sector: Banking

Country: South Africa

Region/State/Province/District: Mpumalanga

Location: Delmas



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#### Job Details

Retail & Business Banking

#### Job Purpose

- To take demand (in branch or via Voice branch) from *personal* customers for any banking matters ranging from product questions to customer account activities (e.g., opening accounts, statements, debit order information, etc.), whilst forming an accurate assessment and understanding of that demand in order to act on it in a one-and-done manner that consistently delivers what matters to the customer within product and legislative (e.g., FAIS) parameters.
- To drive customer service excellence in order to add value and contribute to the overall profitability of the branch.

To use data to identify system conditions that may hinder capability of response and what matters to the customer, whilst maximising value demand

#### Key Responsibilities/Accountabilities

- Engages with customers in order to understand what matters to the customer and deliver against those demands.
- Validates the customer's regulatory status (e.g., KYC, POPI, etc.).
- Identifies authenticity of the customer (where required) in order to prevent disclosure of information to unauthorised persons.
- Takes ownership of every demand and provides the customer with an immediate response (depending on the nature of the demand) or facilitates the completion of the customer demand. Drives one-and-done as far as possible – updates relevant systems with history notes as applicable.
- Understands the risks associated with the customer demand and adheres to all risk and compliance requirements when executing on demand.

Deals with customer enquiries, ranging from product questions to customer account activities

#### Preferred Qualification and Experience

FAIS qualification and experience

1-2 Years Personal and Business Banking experience

#### Knowledge/Technical Skills/Expertise

- Discloses to customers that he/she is acting under supervision along with other relevant FAIS disclosures, and ensures business processes are followed to ensure the customer receives this in writing.
- Manages the risks associated with new accounts, mandates and specimen signatures (physical branch only) by adhering to risk and compliance requirements (e.g., use of online fingerprint verification, scanning at source, eSign, etc.).
- Opens new accounts (including on-boarding), transfers, amends and closes accounts according to laid down procedures (e.g., confirmation of employment, completes AML mandatory fields, etc.).
- Ensures that customers are fully informed of their rights and obligations to the bank in accordance with the Code of Banking Practice.
- Gathers and completes accurate data for the opening of loan accounts (e.g., secured and unsecured) and granting of facilities.
- Refers matters outside scoring criteria, with the appropriate information, to the Credit Evaluation Manager for further investigation.

Understands a customer's conduct on an account by reading bank statements, verifying the income and expenditure and reading and interpreting of scorecards

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