

**Position: Manager – Digital & Retail Banking Services****Location:** Independence**Employment Type:** Full-time**Reports to:** General Manager – Digital & Retail Banking Services**Job Purpose:**

To provide overall branch management by leading the achievement of team sales objectives and related activities at a high standard of operational effectiveness, superior customer service, both internal and external, and optimal risk management. He/She is also required to provide ongoing coaching and to develop branch staff, to ensure a high level of employee capability and commitment.

**Key Responsibilities included but not limited to:**

- Ensures focus is maintained on expanding existing relationships and building new profitable relationships to increase market share in Digital & Retail Banking to achieve/exceed Business Plan/Budgets for Balance Sheet assets and liabilities
- Ensures operational efficiencies by hands-on management of non-interest income/expenses to achieve/exceed Business Plan/Budget target for Profit before Taxes
- Directs Branch operations and manages human resources to meet business needs; assessing areas for improvement, recommending, and taking corrective actions to maximize efficiency, service delivery and capitalize on growth opportunities
- Ensures timely “regularizing” applications are submitted for all out of order accounts which include: Reviews Past Due; Over limits/Excesses and Collateral Security Out of Order
- Conducts periodic review of credit files (loans, mortgages, overdrafts, and credit cards) to ensure legitimacy of loan, proper documentation, good credit assessment/credit judgement, proper due diligence, and proper pricing
- Ensures the routine administration and support services of the branch are efficiently handled. This includes systems, processes, workflows, etc
- Ensures all pertinent documentation is obtained and held on file for all approved loan applications
- Follows proper risk and due diligence procedures, as outlined in the Consumer Lending Policies and Procedures
- Ensures security of premises (equipment- alarms, cameras, holders of keys, etc)
- Facilitates compliance with Anti-Money Laundering policies and procedures
- Ensures compliance with all Bank’s policies, procedures, and guidelines
- Ensures the maintenance, verification, and integrity of Branch record
- Management and proper reconciliation of the Debit and Credit Card via the bank's preferred management tool. (Inputting of accurate data when requesting cards or modifications)
- Lead initiatives to ensure that staff have full understanding of the tasks assigned by being knowledgeable of transactional processes and product details to better support the team
- Manage and Monitor bank personnel to ensure they are using their time effectively

**Educational & Work Experience Requirements:**

- At least a Bachelor’s Degree and or Master’s Degree in Business Administration, Business Management, Finance or related field
- Minimum 5 years of previous experience in sales and service leadership and/or coaching capacity and direct sales experience, together with general Branch Banking management experience

## **Skill & Ability Requirements:**

- Knowledge of the banking industry in Belize and general regulatory procedures mandated by the Central Bank of Belize
- Knowledge of the Branch's workflow, systems, processes, and responsibility of each department
- Knowledge of arithmetic and their applications
- Knowledge of the principles and processes for providing customer and personal services
- Knowledge of the English language at an intermediate to advanced level, both oral and written
- Knowledge of the Spanish language at an intermediate to advanced, both oral and written
- Computer literate at an intermediate to advanced level with proficiency in Microsoft Office Word and Excel
- Sound analytical and credit risk assessment skills.
- Customer centric through proven customer loyalty initiatives/activities
- Active listener
- Strong business/profit orientation
- Proven prospecting techniques.
- Strong leadership skills with ability to inspire, mentor and manage people.
- Strong people management skills; able to assemble and manage a new team of people.
- Excellent interpersonal and communication skills including strong writing skills.
- Very good organizational skills with the ability to handle high volumes of work.
- Sound negotiation and conflict resolution skills.
- Ability to promote and sell the Bank's products and services.
- Ability to network extensively.
- Ability to maintain confidentiality to highest priority in all functions at the Bank.
- Ability to maintain professional maturity/composure in stressful situations.

### **Application Requirements:**

- Application Letters and Resume/CV
  - **Valid** Social Security ID
  - **Valid** Police Record
  - Reference Letters
- Degrees and Diplomas/Certifications

\*Applications omitting any of the required documents will be considered incomplete and will not be considered. \*

### **Qualified applicants can send their résumés/CVs to:**

*Human Resources Department  
Belize Bank Ltd.  
Belize Bank Centre  
Coney Drive, Belize City*

*Or Email: [careers@belizebank.com](mailto:careers@belizebank.com)*

*Re: Manager – Digital & Retail Banking Services (Independence Branch)*

**Deadline for applications is June 24, 2024**