



Title: Structured Lending Specialist

Reports to: Regional head

Based at: Johannesburg

Job purpose:

The incumbent of this position is responsible for client acquisition and retention. The objective of the Structured Lending Specialist is to source potential clients through their existing networks, the existing client base as well as specific advertising campaigns or lead generating initiatives.

Responsibilities:

The incumbent is responsible for the following deliverables:

- **Client Acquisition:** The sourcing of clients through own networks, referrals or leads.
- **Assessment of Client Suitability:** Meeting with potential clients to assess their balance sheet and ensure that they meet the bank's minimum requirements.
- **Client needs analysis:** Meeting with clients to understand and propose the most suitable financial solution in line with their requirements.
- **Structuring of Proposal:** Compilation of proposal for presentation at the credit committee.
- **Closing the Deal:** Preparation of the necessary paper work and signing final documentation with client.

Experience

- Proven track record in a target driven sales environment
- Experience within the financial services industry or more specifically, the private banking arena a definite advantage

Qualifications

- Minimum of a relevant undergraduate degree (Commerce Stream with Accounts 2)
- A relevant postgraduate qualification a distinct advantage

Skills

- Excellent communication and presentation skills at all levels
- Strong networking ability
- Strong business acumen
- Entrepreneurial

Personal attributes

- Achievement and target driven
- Self – motivated

Remuneration

- R250 000 – R450 000 (OTE)