

JOB DESCRIPTION

CUSTOMER SERVICE RELATIONSHIP- SHKODRA BRANCH

OVERALL JOB DEFINITION

Customer Service representatives help clients with complaints and questions, give clients information about products and services, take orders, and process returns. By helping customers understand the product and answering questions about their struggling issues, they are always seen as having a role in sales. They are the front-line support for clients and they ensure that clients are satisfied with products, services, and features.

JOB TASKS AND RESPONSIBILITIES:

1. Carry out the duty in compliance with U.B.A. Regulations & Procedures and with the Albanian legal framework.
2. Exercise honesty, objectivity, and diligence in the performance of duties and responsibilities.
3. Be prudent in the use of information acquired in the course of her/his duties. She/he shall not use the confidential information for any personal gain nor in any manner, which would be contrary to the law or detrimental to the welfare of the Bank.
4. Responsible for comprehensive, prompt, and efficient communication with clients.
5. Fulfill with eagerness the clientele requirements, avoiding anything that would lead to reasonable complaints.
6. Substitutes the colleagues in case of absence, in conformity with the bank's rules.
7. Informs with professionalism the Bank's clientele about the U.B.A. range of products including payments, deposits, financings, cards, cheques, etc.
8. Collects all the documents required for clients as per the rules of "Know Your Customer", retail financings U.B.A., cards, etc. as per internal requirements.
9. Assist the customer in filling in the applications of UBA products.
10. Records carefully the customer's data in the system and keeps them updated and valid at all times.
11. Monitors client's activity and reports as per AML/CFT requirements.
12. Responsible for the correct fulfillment of application forms and completion of files as per product requirements and providing them to the back-office controller/supervisor for a final check.
13. Executes all transaction entry inputs in the core banking system.
14. Prepares the retail financing proposal with the financial analysis and cross-checks and investigates the customer's information.
15. Submits the financing files to the Branch Manager/ Agency Supervisor (with all needed documentation) for further proceedings in Head Office.
16. Responsible for the completion and accuracy of documentation of the files.
17. Follows up on the financing repayment for the retail clients.
18. Performs any other work as per the bank's needs, and regulations and as per instructions of the Branch Manager/ Agency Supervisor.

19. Responsible for the accurate and efficient performance of customer transactions.
20. Complies with applicable legal framework.
21. At the end of each day, arrange the file for every customer, physical and electronic (scanned files), with all the documents required under the respective regulations.
22. Once the client's file is complete, submit the physical file to the back-office controller/supervisor and save the electronic file in the respective network location.
23. Does not leave unattended his/her PC station when logged on to the program.
24. Keeps the desk always clean, as per the clean desk procedure (no client files or other confidential information over the desk).
25. Executes and complies with all operative orders from the management and supervisor.

GENERAL REQUIREMENTS

1. University Degree (preferably in Economy).
2. Be eager for further knowledge and experience through seminars or educational programs.
3. Good skills in written and oral communication.
4. Ability to communicate with people. Able to work in a team.
5. Very good knowledge of spoken & written English.
6. Good knowledge of basic Microsoft Office programs.
7. Able to work independently, organized, detail-oriented, and capable of taking over responsibility.

The interested candidates should present the detailed Curriculum Vitae to the Human Resources Department before March 19, 2023. Only the candidates that meet the criteria will be contacted for the interview