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| **Secure Trust Bank Regional Sales Manager**   |
| **Job Level**: 4 **Career Path:** Individual Contributor **Core Job Title:** Regional Sales Manager**Reporting** **To**: Head of Sales North/ South **Location**: Field Based  |
| Secure Trust Bank is an established, well-funded and capitalised UK retail bank providing savings accounts and lending services to over a million customers. In 2022 the Group celebrated 70 years of helping consumers and businesses fulfil their ambitions.Our customers are at the heart of everything we do, but we can’t achieve our customer focused strategy without the right people in our team. At Secure Trust Bank, we know that people are our biggest investment, which is why a career with us is not just a job. It’s the chance to be part of something bigger, to add real value to the Bank and help us constantly improve, in order to achieve our ambition of becoming the most most trusted specialist lender in the UK . We believe in giving our staff autonomy, with initiative and exceptional performance recognised through a variety of individual and team awards and incentives. All our employees have a tangible impact on the Group’s core values, and we are looking for candidates who are enthusiastic, proactive and enjoy working in a fast paced environment.  |
| **Job Description** | ***Job Purpose***The purpose of this role is to manage existing accounts and acquire new ones across a geographical region of the UK to deliver targets with respect to new business (NB) volumes and dealer engagement with our Stock Funding product. The role holder will be required to develop their region sustainably, appropriately managing risk and acting as a credible and professional representative of the business. ***Key Responsibilities*** * To achieve Sales Targets and KPIs for the distribution of the Stock Funding Product, being able to develop and deliver against a sales strategy for your region.
* To manage a portfolio of Stock Funding accounts across a geographic region of the UK (approximately 1/11th of national geography), conducting business reviews to ensure our product is helping dealerships to fulfill their ambitions, supporting their strategy, whilst delivering sustainable returns for our business and ensuring the business is within it’s risk appetite.
* To actively prospect new accounts both by telephony and face-to-face and respond to leads to develop a pipeline to grow portfolio size and market share within the region.
* To effectively communicate the benefits of our Stock Funding product vs alternative sources to a wide spectrum of used vehicle dealerships, including ‘owner operator’ independent dealerships through to larger multi-site supermarket dealerships and franchised dealership groups.
* To price accounts to ensure our offering is competitive and has sustainable returns for the business.
* To stay up to date with the vehicle repurchasing market developments as appropriate to be able to add value to dealerships, both existing and prospect, as a consultative subject matter expert for Stock Funding.
* To build and submit robust proposals to Credit Risk following consultation meetings with prospect accounts, ensuring risks are clearly articulated as well as pricing rationale and the reasons for funding requirements.
* To actively represent the business’s interests and act as a line of defense whilst conducting day-to-day activities within the region, escalating risk concerns appropriately, including Regulatory, Reputational, Credit Risk and Financial Crime.
* To feedback opportunities and challenges actively to the Vehicle Finance Leadership Team on areas such as product enhancements, service delivery, new routes to market or alternative asset classes.
* To occasionally travel at short notice to accounts that may be in distress or posing a risk to the business, engaging with the Stock Funding Operations Team to offer appropriate ‘on the ground’ support should it be required.
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| **Specification** | ***Skills/Knowledge/Experience**** Experience in an Account Manager or Business Development Manager role within Vehicle Finance or Stockfunding is essential.
* A high degree of numerical ability to enable pricing decisions and product development
* Superior communication & influencing skills to ensure products are communicated effectively to dealers, driving sales with a consultative approach.
* Full drivers licence essential.

***Competencies**** Risk Aware – We keep our custmers and ourselves safe and secure
* Customer focused – Our customers are at the heart of everything we do
* Ownership – Being accountable and taking responsibility for our actions
* Performance Driven – To become the best bank in Britain we need to be accountable for what we do
* Team Oriented – We achieve more when we work well together
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