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| **Secure Trust Bank C:\Users\wilsonj\AppData\Local\Microsoft\Windows\Temporary Internet Files\Content.Outlook\KO37RZHB\STB_logo_UPDATED_strapline_WHITE.png Assistant Relationship Manager** | |
| **Job Title**: Assistant Relationship M<manager  **Business**: Commercial Finance  **Grade Level**: Level 4  **Reporting** **To**: Operations Manager  **Location**: Manchester | |
| Secure Trust Bank is an established, well-funded and capitalised UK retail bank that was established in 1954. The core business has over 800 employees and operates principally from its head office in Solihull, West Midlands. The Group's diversified lending portfolio currently focuses on three sectors (i) Business Finance through its Asset Finance, Commercial Finance and Real Estate Finance Divisions (ii) Consumer Finance through its Motor Finance and Retail Finance Divisions (iii) Mortgages through its intermediary dedicated Mortgage Division.  The Commercial Finance business was started in 2014 and the business has grown quickly since its inception. A full range of Asset Based lending products is offered and the team differentiate themselves through quality of people. | |
| **Job Description** | ***Job Purpose***  Provides a high level of service and support to the Relationship Management team in support of the Commercial Finance Asset Based Lending client base.  ***Key Responsibilities***   * Provide dedicated office based support for a specific portfolio of clients * Responsible for ensuring high levels of service are maintained * Responsible for preparation of all aspects of first payments for clients that are joining the portfolio * Support with management of risk (following up audit points, verifications, risk factor trend investigation) * Support Relationship Manager with onsite client visits and take-ons * Provide risk management analysis including the preparation of monthly covenant monitoring and analysis of periodic MI/Audited Accounts * Identify opportunities to generate additional income * Take ownership for any ‘bespoke’ operations within own portfolio * Authorise schedules and payments in line with authorities * Support Operations team with peaks in workflow across all aspects of team (MER, cash processing, schedules, cover for other ARM etc) * Provide training and coaching support to the Account Executives / Office Juniors within the team * Ensure robust governance and compliance is adhered to in all aspects of role     ***Key Interfaces***   * Dancerace C3 / Dancerace E3 * Equifax * RBS Bank-line * Risk Factor |
| **Specification** | ***Knowledge/Experience***   1. Proven track record of ‘front line’ client facing experience 2. In-depth knowledge of the risk managements principles of Factoring and Invoice Discounting 3. Able to work to deadlines 4. Strong verbal and written communicator 5. Ability to analsyse information accurately   ***Qualifications***  A-levels preferable  ABFA Certificate  ***Competencies***   1. Communication & Confidence 2. Team working 3. Performance focus 4. Customer focus 5. Working proactively |
| **Date for next annual review of role profile:** October 2019 | |

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Signed in agreement of the role description Date

and confirmation of acceptance of the

responsibilities.

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Signed by line manger Date