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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.pngRegional Account Manager Motor Finance** |
| **Business: Grade Level**: Level 4**Reporting** **To**: Head of Sales**Location**: Field Based |
| Secure Trust Bank is a well-established UK Bank, having been incorporated in 1954. It has an exemplary reputation for providing banking services including a range of lending solutions and savings products. The Group acquired the V12 Finance Group and the trade and certain assets of Debt Managers Holdings Ltd in January 2013, which is held in its subsidiary Debt Managers (Services) Ltd. The bank operates from its head office in Solihull, West Midlands and currently has approximately 650 employees across the UK.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 best bank in Britain. 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. So join us as we strive to Grow, Sustain and Love the way we work. |
| **Job Purpose** | The role of Regional account manager will be to exceed the approved business targets that are aligned to our credit risk appetite. This will include account management of existing consumer and wholesale dealers up to £1.0m retail credit support or 500,000 wholesale funding.New Business Aquistion in the territory in line with new acquisition targets of consumer dealers up to £1million and wholesale funding up to £500,000.Align with the values of the bank of “Grow, Sustain and Love” and display the attributes with our company vision of “Becoming Britain’s best bank”  |
| **Job Description** | **Business Development and Teritory Management*** Identify new business opportunities in your territory using “qualified leads” and “leads” in salesforce CRM to achieve new acquisition targets set for Consumer and Wholesale.
* Optimise a territory acquisition plan, developing a sales strategy to actively manage pipeline and win business inline with our credit appetite.
* Diary Management with pre planned appointments using sales force to plan and record all business meetings and their outcomes.
* Support local auction sites with account manager presence and manage any leads given through sales force CRM
* Effective use of “Pardot” to help manage and target tailored marketing campaigns to our dealer and prospecting base

 **Account Management*** Actively manage existing consumer dealers to ensure all KPI’s are achieved in terms of case numbers, right first time rates, volume commitments, carrying out detailed reviews to support dealer needs and achieve business targets
* Actively manage existing wholesale dealers to ensure utilisation of current facilities, manage over-age stock and carry out montly reviews to ascertain any risk or potential growth of portfolio.
* Support Dealers on Dealer Oversight requirements for the business.
* Help and support dealers on FCA requirements and develop a trusted business partner relationship to help them on all aspects of their business.
* Achieve high personal standards of technical expertise and business performance - Constantly seek to improve, ensuring accurate knowledge on product, operations and compliance and be an “expert in your field”
* Ensure all dealers both wholesale and consumer are compliant and fit with banks risk strategy.

**Business Partnering*** Support interal functions such as complaints, operations and compliance to improve quality of service and enhance dealer and customer experience
* Establish core relationships with wholesale credit to ensure quality funding submissions and manage dealer expectations in line with our risk appetite
* Comply with the strategy, risk, regulatory and operational policies within Motor Finance - Positively represent and promote our proposition in the external market,.
* Work closely with internal operational motor teams to ensure consistency of approach on motor finance related transactions including the achievement of service level standards.

**Regulatory and Compliance*** Asses identify and mitigate risks and ensurance compliance to all external regulations and internal policies.
* Ensure all governance and compliance requirements are adhered to.
* Complete SAF expert exam annually
* Liase with and support Dealer oversight team with dealer reviews.

 **Learning and Development*** Take responsibility for individual L&D plan and objectives ensuring all CPD is recorded
* Develop a training needs analysis in conjunction with Head of Sales/Senior Account Manager in order to identify any gaps in knowledge to ensure you can carry out your role competently
* Undertake any professional exams to help and support you in your role such as Advanced SAF

 **Team Player**As a RAM your role is not only to perform individually but support the wider teams performance so it is crucial you are a team player, whether that is gathering market intelligence to support your colleagues, sharing best practice , supporting the wider sales team or management team its all about how you can demonstrate our bank values of “Grow, Sustain and Love”***Key Interfaces:**** Motor Dealers
* Key Account Managers / Senior Key Account Manager / Sales Optimisation Partners
* Relevant STB Motor Stakeholders and Departments
* Head of Partnerships
* Head of Sales
* Sales & Marketring Director
* Managing Director Motor Finance
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| **Specification** | ***Knowledge, experience, skills, other attributes**** Demonstrable And Proven Successful Track Record in Securing New Accounts & Managing Existing Relationships Within The Financial Services or Automotive Sectors,
* Financial Services Background Preferred With An Understanding & Appreciation of TCF, AML, KYC, Operational Risk And Conduct Risk Systems And Frameworks,
* Whilst Not Essential, Understanding of SAF Requirements for Motor Finance And Conduct Preferred - Particularly Relating to The Sales Process,
* Whilst Not Essential, understanding and knowledge of stock funding and auction houses would be an advantage.

***Competencies*** * Customer Focused
* Risk Aware
* Change Orientated
* Teamwork
* Ownership
* Performance Driven
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