



Job Opportunity

Banque Franco-Lao Ltd., is a joint venture between BRED Banque Populaire SA, the second largest bank in France and BCEL, the largest bank in Lao PDR.

Established in 2008, the partnership brings considerable expertise to the banking industry in this country. We offer to our customers a high level of banking services and products, in line with our international identity and values.

Our Bank provides a full range of services for Corporates, SME's and Individuals. Our offers are customized according customer needs. We are present in the majority of the areas thanks to our 11 service units and 50 ATM.

Position: **Sale Personal Banker**

Key Responsibilities:

Sales Focus

- Proactively determining customer needs and actively selling the bank's range of transactional and relationship products and services (including Consumer Lending) to meet identified needs.
- Where more complex sales opportunities arise, referring customers to Head of Service Unit, Head of Sales or Relationship Manager (Corporate Banking).
- Having a good understanding of the broad product range (Deposit and Lending) and be able to effectively discuss, complete the sale and or refer if required.
- Having a good understanding of competitor offerings.

Communication

- Providing quality customer service by consistently demonstrating a sincere interest and willingness to meet customer needs in a timely manner.
- Develop relationships; using excellent customer service skills and ensuring the customer's transactional and basic relationship banking requirements are satisfied.
- Providing efficient service to individual customers by performing the full range of bank procedures and transactions, including closing the sale.

Problem Solving

- Proactively identifying and addressing areas of customer dissatisfaction, following up and resolving any customer complaints.
- Work with the team to seek out and leverage feedback from customers.
- Regularly contact and review the banking needs of the Top 50 high value Service Unit customers.

Qualifications required:

- Tertiary qualification in a financial discipline.
- Understanding of Consumer and SME lending products.
- Sales skills and understanding of sales culture, preferably acquired in the financial services sector.
- Sound understanding of the financial services industry and where BFL is positioned in the market.
- Practical knowledge of operating risk and compliance policies and procedures.
- Computer literacy.
- People management skills.
- Ability to work effectively in a team environment.
- Excellent written and oral communication.
- English and Lao Language.

How to apply?

Interested applicants, please send us your latest resume, along with a cover letter (mandatory), copies of all qualification certificate (originals to be produced at interview) and a recent photo via mail hr@bfl.la or directly submit to:

Head Office of Banque Franco – Lao Ltd.,

Lane Xang Avenue, Hatsady Village, Chanthabouly District, Vientiane Capital, Lao PDR.

More information contact: Human Resource Department

Tel: (+856 21) 285 111 Ext: (517); Mobile: (+856 20) 5965 8115

*Only short listed candidates will be contacted for interview.
All applications will be kept confidential and will not be returned.*