



Job Opportunity

Banque Franco-Lao Ltd., (ທະນາຄານ ລາວ-ຝຣັ່ງ ຈຳກັດ) 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. Currently BFL is seeking to recruit a highly motivated and pro-active employee to join us in developing quickly new business and achieving ambitious business goals. If you are looking for a challenging and rewarding career send us your application for the following immediate openings.

Position: **Head of BFL Private and Banking on Women**

Purpose:

You are focus on quality improvement

You know how to develop a strong collaboration with others departments

You are problem solving oriented

Reliability is one of your main value

You like to frame and implement powerful and effective process

This position could be yours:

The Head of our BFL Private & Banking on Women customers must ensure superior customer service and contribute to the overall customer experience of BFL Private & Banking on Women; and cultivate long term relationship through effective relationship management. Must be able to increase the size and quality of clients' portfolios by providing sound financial guidance and offering customized product solutions in accordance with the bank's prescribed standards as well as industry regulatory requirements

Key Responsibilities:

The Head of our BFL Private & Banking on Women will have management and operational responsibilities of the customer segment and of the applicable service units. (ITEEC and Mixay)

❖ **Sales Focus:**

- Proactively determining customer needs and actively selling the bank's range of transactional and relationship products and services to meet identified needs.
- Where more complex sales opportunities arise (Corporate Banking), referring customers to Relationship Manager (Corporate Banking).
- Sales meeting through the introduction of BFL Private & Banking on Women products grow and manage the existing customer portfolio of high net worth individuals and their business.
- Setup a calling program to contact potential new BFL Private & Banking on Women customers, by using existing customers as a referral or referrals from Retail network.
- Help to facilitate networking events for BFL Private & Banking on Women.

- Having a deep understanding of the broad product range (Deposit and Lending) and be able to effectively discuss, complete the sale, especially SME lending.
- Having a good understanding of competitor offerings.
- Manage and grow the BFL Private & Banking on women Portfolio, as well as managing the service units linked to the customer segment.

❖ **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 BFL Private & Banking on Women customers, with a least 4 contacts touch points per year per client.

Essential qualities:

- Tertiary qualification in a financial discipline.
- Understanding of Consumer and SME lending products.
- 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.
- Highly energetic and self-motivated, who can manage the details
- Excellent written and oral communication. French desirable
- Integrity and reliability.

Soft skills requirement

- Discretion, integrity and reliability
- Organizational and proactive
- Teamwork and communication skills
- Critical thinking
- Leadership

Hard skills requirement:

- Sales skills
- Numeracy skills
- Computer literacy
- Proficient at English skills

How to apply?

Interested applicants, please send us your latest resume (CV), along with a cover letter, copies of all qualification certificate and a recent photo to email hr@bfl.la or directly submit to:

Head Office of Banque Franco – Lao Ltd., (BRED Group)

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

Applications close: 30 of October 2020

More information contact: Human Resources 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.