UBA

JOB DESCRIPTION

Job Title:	Relationship Manager- Chinese Desk (Mandarin Speaking)

Job objective(s)

The Relationship Manager – Chinese Desk (Mandarin Speaking) is responsible for managing and growing a portfolio of Chinese-owned businesses by providing tailored financial solutions that meet clients' business needs while driving sustainable portfolio growth and profitability.

The role holder serves as the primary relationship owner for assigned clients, responsible for business development, portfolio management, credit origination, risk management, customer experience, and compliance. The Relationship Manager works closely with internal product and support teams to deliver integrated banking solutions, deepen customer relationships, and contribute to the Bank's strategic objectives.

Duties & Responsibilities

- **1. Business Development & Portfolio Growth**
- Develop and grow a profitable portfolio of Chinese-owned businesses through acquisition of new clients and expansion of existing relationships.
- Identify business opportunities and recommend appropriate banking products and financial solutions to meet customer needs.
- Build strong relationships with existing and prospective clients through regular engagement and market visits.
- Increase product penetration by promoting the Bank's lending, deposits, trade finance, cash management, treasury, and digital banking solutions.
- Develop and implement relationship plans to maximize wallet share and strengthen long-term customer relationships.
- Build and maintain a robust sales pipeline through referrals, networking, and market intelligence.
- Collaborate with product partners to structure customized financial solutions for clients.
- Achieve assigned business growth, profitability, and portfolio quality targets.
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- **2. Relationship Management & Customer Experience**
- Serve as the primary point of contact for assigned clients, ensuring exceptional relationship management and service delivery.

- Conduct regular client visits to understand business performance, identify emerging needs, and strengthen customer relationships.
- Provide timely responses to customer inquiries and proactively resolve service issues.
- Coordinate with internal departments to ensure seamless execution of customer requests.
- Maintain high customer satisfaction through proactive engagement and value-added advisory services.

- **3. Credit Management**
- Conduct detailed financial analysis and assess customers' borrowing requirements in line with the Bank's Credit Policy.
- Prepare comprehensive credit proposals supported by sound financial and risk analysis.
- Present credit applications to the relevant approval authorities and facilitate timely approvals.
- Ensure all lending conditions are fulfilled prior to disbursement.
- Monitor loan utilization, covenant compliance, and security perfection.
- Review customer financial performance regularly and recommend appropriate credit actions where necessary.

- **4. Portfolio Monitoring & Risk Management**
- Monitor portfolio performance to maintain a high-quality loan book and minimize credit risk.
- Track arrears, excesses, covenant compliance, and portfolio quality indicators, taking proactive corrective action where required.
- Identify early warning signals and escalate potential problem accounts in accordance with the Bank's Credit Policy.
- Ensure portfolio growth is achieved within the Bank's approved risk appetite.
- Monitor pricing, interest rates, fees, and commissions to safeguard portfolio profitability.

- **5. Compliance & Operational Excellence**

- Ensure full compliance with the Bank's policies, credit procedures, KYC, AML, and all applicable regulatory requirements.
- Maintain accurate customer records and ensure all documentation is complete and up to date.
- Support internal and external audits by implementing agreed corrective actions within stipulated timelines.
- Ensure proper documentation and record management for all customer facilities and transactions.
- Promote sound operational risk management practices across the portfolio.
- **6. Stakeholder Management**
- Build effective working relationships with internal stakeholders to ensure timely service delivery and customer satisfaction.
- Represent the Bank professionally during customer engagements and industry events.
- **7. Personal Leadership & Development**
- Demonstrate professionalism, integrity, and accountability in all aspects of work.
- Continuously develop banking, credit, industry, and relationship management knowledge.
- Promote the Bank's values and uphold the highest standards of ethics, governance, and customer service.
- Contribute to a collaborative, high-performing team culture and support the achievement of departmental objectives.
- **DECISION-MAKING AUTHORITY**
- The Relationship Manager is responsible for:
- Managing and growing an assigned portfolio of Chinese corporate and SME customers.
- Originating and recommending lending facilities within delegated authority and the Bank's Credit Policy.
- Recommending pricing structures, relationship strategies, and financial solutions for customers.

- Identifying and escalating material credit, operational, and compliance risks affecting the portfolio.
- Making commercial decisions that support business growth while maintaining acceptable risk standards.

SKILLS & COMPETENCIES:

- Strong relationship management and business development skills.
- Credit analysis and financial statement interpretation.
- Deep understanding of cross-border trade between China and our operating region.
- Commercial acumen and sound business judgment.
- Negotiation and influencing skills.
- Excellent communication and interpersonal skills.
- Customer relationship management.
- Portfolio management and risk management.
- Problem-solving and analytical skills.
- Stakeholder management and collaboration.
- High level of integrity, professionalism, and attention to detail.

QUALIFICATIONS & REQUIREMENTS

- **Language Fluency**: Fluency in Mandarin and English (spoken and written).
- **Experience:** Minimum of 3 years of relationship management, corporate banking, or business development experience.
- **Education:** Bachelor's degree in Business Administration, Finance, Economics, or a related field.
- **Cultural Competency:** Strong understanding of Chinese business culture and existing networks within the local Chinese business community.

REPORTING RELATIONSHIPS

Reports to: Head, Corporate Banking