



The National Bank of the Virgin Islands ("the Bank") is seeking a qualified person to fill the following full-time position:

**COMMERCIAL LOANS OFFICER**

*Job Summary:* To develop and maintain commercial customer relationships with new and current credit facilities including assessments, extension and collection of commercial related loans.

*Educational/Training/Skill Requirements:* i) Bachelor's Degree in Business Administration with a concentration in Finance, Accounting or Management, or any other financial related degree; ii) Credit related experience; iii) Proficiency in Microsoft Office; iv) Financial analytical skills and understanding; v) Ability to multi-task

*Experience:* i) Minimum of 3 years in Banking, Business Management, or Accounting or in a similar role; ii) Commercial related credit experience is an asset

*Primary Responsibilities* include, but are not limited to:

1. Prepare commercial related credit applications for approval and ensure these applications are completed accurately and meet the credit policies and procedures.
2. Ensure that commercial related loan security is in place prior to loan disbursements.
3. Assist with the monitoring and collection of delinquent/past due commercial loan related accounts.
4. Prepare periodic reports as mandated to Chief Credit Officer and/or Senior Credit Officer regarding departmental functions with respect to agreed goals, objectives and targets for growth in the credit portfolio as well as the maintenance of the quality of the commercial loan portfolio.
5. Interview delinquent commercial related customers in conjunction with Collections Department.
6. Manage the retention of commercial related customer files to ensure all pertinent loan information is placed on files.
7. Maintain commercial related loan files and documentation sufficient to support the credit and to perfect the collateral position.
8. Ensure that the commercial related credit assessments are adequately verified and reflect the essential credit granting criteria in a safe and sound manner.
9. Ensure that adequate commercial related loan pricing is used, and that the commercial related loan security is adequate, and within the Bank's lending guidelines in the respective loan portfolios.
10. Assist with the monitoring of the Credit/Lending policies and procedures and make recommendations to Chief Credit Officer and Senior Credit Officer for appropriate review to ensure effective administration and compliance and assist with the monitoring of policies and procedures to maintain and ensure their adequacy to support compliance with the Bank's policies, credit standards, and the applicable regulations and Laws of the Virgin Islands.
11. Ensure timely disbursement of commercial related loan proceeds and that all terms and conditions are met to support the disbursements.
12. Review and evaluate current commercial loans to ensure compliance with lending terms, bank policies and procedures.

Reporting Line: Chief Credit Officer

**Submission Deadline: July 13<sup>th</sup>, 2018**

***If you are interested in the above-detailed position, please submit your application letter and résumé to the attention of Mrs. Sophia Berkeley, Human Resources Manager, National Bank of the Virgin Islands Limited, P.O. Box 275, Road Town, Tortola, British Virgin Islands or email [humanresources@nationalbank.vg](mailto:humanresources@nationalbank.vg). Additionally, please call (284) 852-2916 if any further information or clarification is required.***



The National Bank of the Virgin Islands ("the Bank") is seeking a qualified person to fill the following full-time position:

### **MERCHANT SERVICES OFFICER**

*Job Summary:* To be accountable for and manage the merchant service products, operations and related functions of the Bank, in accordance with the policies of the Bank and legislation.

*Educational/Training/Skill Requirements:* i) Bachelor's Degree in Business Administration or any other related field or in the process of completing Bachelor's degree; ii) Excellent interpersonal and customer service skills; iii) Good knowledge of financial analysis, marketing and personal management techniques; iv) Ability to multi-task

*Experience:* i) Minimum of five (5) years in a similar role; ii) Minimum of three (3) years in a supervisory role; iii) Banking experience would be an asset

*Primary Responsibilities* include, but are not limited to:

1. Responsible for the Bank's Merchant Services products, as well as client support;
2. Responsible for developing processes and procedures that will guide the Merchant Services Unit;
3. Maintain primary responsibility for vendor relationships involving merchant services;
4. Manage productivity, and provides coaching, as applicable, to all staff in the Merchant Services Unit;
5. Work with the Marketing team to market and support merchant services;
6. Responsible for selling merchants accounts to customers;
7. Review customers' merchant card statements and suggests product that meets the customers' needs;
8. Prospect and qualify new and existing key clients with a view to increasing the profitability of the portfolio;
9. Provide onsite consultancy to key customers related to card programmes or technical solutions and development of strategy;
10. Manage relationships of important and complex accounts;
11. Work to agreed targets set by senior management;
12. Build and develop relationships with Branch Network, including staff training and leads; and
13. Protect the Bank and customers from potential loss

Reporting Line: Senior Credit Officer

**Submission Deadline: July 13<sup>th</sup>, 2018**

***If you are interested in the above-detailed position, please submit your application letter and résumé to the attention of Mrs. Sophia Berkeley, Human Resources Manager, National Bank of the Virgin Islands Limited, P.O. Box 275, Road Town, Tortola, British Virgin Islands or email [humanresources@nationalbank.vg](mailto:humanresources@nationalbank.vg). Additionally, please call (284) 852-2916 if any further information or clarification is required.***