

ABOUT BFL BRED Group

Born as a partnership between BRED a French bank and BCEL, Banque Franco-Lao (BRED Group) identity combines a French flavor and a local presence. BRED Group was created as a cooperative bank by entrepreneurs in 1919, and kept this entrepreneurship spirit since its creation along with a strong community involvement and promotion of new initiatives.

Innovation in the banking sector has become a key, not only in terms of digital solutions, but also through the advice that we propose to our customers. What we want to put at the heart of our action is a better understanding of our customer's projects, in order to build proximity and strong partnership with our customers, through dedicated Personal Bankers, reactivity to their questions and tailor-made solutions.

Senior Sales Executive – Retail Banking

KEY RESPONSIBILITIES

This Job Description describes your role and accountabilities. It also includes key relationships, inside and outside BFL, and the skills, knowledge, experience, and behaviours that are vital to your success in the role. Other areas of responsibility include:

- Manage and grow the SME Portfolio
- Understand customer needs and develop strategies to address them
- Gain knowledge of competitors and conduct competitor analysis
- Expand the customer base by upselling and cross-selling
- Conduct the evaluation of collaterals at sites and prepare CRM for credit approval process
- Approach new customers to establish relationships, using excellent customer service skills and ensuring the customer's transactional and basic relationship banking requirements are satisfied
- Where more complex sales opportunities arise, refer customers to Relationship Manager - Corporate Banking
- Arrange sales meetings through the introduction of SME banking products, grow and manage the existing customer portfolio of high-net-worth individuals and their businesses
- Setup a calling programme to contact potential new SME customers, by using existing customers as a referral or referrals from Retail network and/or Corporate Banking
- Help to facilitate networking events for SME businesses

KEY REQUIREMENTS

- Tertiary qualification in a financial discipline
- Sales skills and understanding of sales culture, preferably acquired in the financial services sector
- Computer literacy
- People management skills
- Excellent written and oral communication, planning, problem solving and organising skills
- Strong understanding of Consumer and SME lending products
- Sound understanding of sales and marketing principles, in particular the components of pricing and the resultant impact on overall profitability
- Understanding of the economic climate in Laos
- Understanding of local legal and regulatory framework
- 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
- Ability to work effectively in a team environment
- Excellent written and oral communication, planning, problem solving and organising skills
- Previously an existing manager in the banking sector, or a senior sales officer looking for the next step in the career

STAFF BENEFITS

- Training and development opportunities
- Monthly food allowance
- Attractive salary
- Staff loan benefit at low interest rate
- Employee health insurance on top of social security benefit
- Annual salary review and bonus
- Quarterly budget for Team Building/social gathering

Apply now via email: recruitment@bfl.la
Closing date for applications is 8th of September 2023