

#### **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.

# **Corporate Relationship Manager**

(Lao National based in Vientiane)

### **KEY RESPONSIBILITIES**

- Source and acquire new corporate clients and ensure client satisfaction.
- Help the bank increase customer loyalty, reduce expenses, and foster long-term profits.
- Manage clients' investment portfolios to ensure financial success.
- Discuss major financial goals of clients to better understand their objectives.
- Update clients and customers on their portfolio activity and success.
- Handle relationship management and business development among the existing corporate clients including deepening the relationships as well as cross-selling.
- Identify client's needs and requirements and proposing suitable, solutions, such as financing, cash management operations, foreign currency solutions, trade finance, etc.
- Conduct credit analysis and prepare credit proposals in accordance with delegated authority.
- Conduct regular review and take proactive measures to ensure credit quality and potential credit risk management.
- Ensure compliance to Know Your Customer (KYC) and Anti Money laundering (AML) requirements in all dealings with existing and potential customers.

## **KEY REQUIREMENTS**

- Bachelor's degree in Finance, Economics, or Business Administration
- Self-driven, highly motivated, sales oriented and able to work as a team player.
- 5+ years of sales experience and corporate relationship management in banking/financial services.
- Strong interpersonal skills with good command of spoken and written English.
- Knowledge of Corporate Banking Business including related products, lending, and credit approval process.
- Good understanding of Laos's banking market, its clients and of local business environment.
- Strong knowledge of accounting for credit analysis purpose.
- Ability to advise customers, where possible, concerning business management and financial matter in relation to credit

## **STAFF BENEFITS**

- Training and Development Opportunities
- Attractive Salary
- Annual Salary Review and Bonus
- Monthly Food Allowance
- Employee Health Insurance on top of Social Security Benefit
- Staff Loan Benefit at Low Interest Rate
- Personal Cash Advance upto 20% of your annual gross salary
- Foreign currencies exchange upto 100% of your annual gross salary
- Quarterly Budget for Team Building/Social Gathering

Apply now via email: recruitment@bfl.la Closing date for applications is 12 May 2024