



## **JOB VACANCY**

CRDB Bank PLC is looking for suitable person to fill a vacant position of **Manager; Bureau De Change** in the Department of Treasury at the Head Office, in Dar es Salaam.

### **Job Purpose:**

To develop and execute business strategy for bureau de change and implement tactical plans for attainment of revenue goals. The Job holder is responsible to drive Bureau de change products offered to SME and Retail customers by leveraging the bank's wide branch Network.

Uphold and build a strong client focus, and awareness and understanding of operational aspects of bureau de change products and services in addition to possessing good interpersonal, communication and presentation skills.

### **Key responsibilities:**

#### **1. Strategic Focus**

- To develop and drive Bureau de Change strategy for the bank.
- To develop the most effective business model for Bureau de Change set up.
- To develop competitive Pricing strategy for Bureau de Change customers.
- To identify strategic partners for successful implementation of the Bureau de Change strategy.
- To support branches on regulatory compliance and KYC related activities.

#### **2. Business Acumen**

- Possess a thorough understanding of Strategic business drivers, opportunities, challenges, needs, competition and threats inherent in the environment.
- Ensure processes, structure, systems and resources required to effectively service customers are in place and continuously reviewed.
- Align Bureau de Change business in line with local and international trends, developments and benchmarks within the industry.
- Have a good understanding of key drivers, strengths and vulnerabilities of the Bank and position the Bank ahead of both traditional and non-traditional competitors.
- Ownership of data integrity and accuracy of reporting.

### **3. Client Profitability and Risk Management**

- Negotiate terms and conditions with clients and establish pricing strategies.
- Design measure/systems to monitor business performance on a regular basis.
- Responsible for identifying, assessing, monitoring, controlling and mitigating risks with respect to Bureau de change operation.

### **4. Processes and Service Delivery**

- Develop, implement and own the end-to-end product sales processes and associated technology systems.
- Conduct training workshops for internal and external clients to increase awareness and onboarding of new customers.
- Work closely with branches to ensure smooth implementation and high client satisfaction.
- Ensure timely resolution of relationship-sensitive client service issues within the organization and act as the senior escalation point in relationship-sensitive key service issues.

### **5. Governance**

- Responsible for assessing the effectiveness of the Bank's arrangement to deliver effective governance, oversight and controls of Bureau De Change operation and, if necessary, oversee changes in these areas.
- Ensure the business meets its obligations on the prevention of money laundering under the Bank Policy and Standards and under country laws and regulations.
- Ensure that there are appropriate and documented internal controls and procedures in place; monitoring the operation of such procedures and controls and regularly review them to ensure that they reflect any changes in products, systems, policy and regulations.

### **6. Regulatory and Business Conduct**

- Ensure adherence to all internal and external regulations.
- Good relationship with regulators with ability to contribute & where possible influence policy formulation. Keep abreast of all the changes in the regional and global environment.
- Comply with guidelines as outlined in the dealing Mandate and other Operational Manuals.
- Effectively and collaboratively identify, escalate, mitigate and resolve risk and compliance matters.

### **7. Key Stakeholders**

- Foreign Exchange Dealers
- CRDB Branches
- Relationship Managers
- Legal and Compliance
- Support functions including Operations, Finance, Risk & Compliance and IT
- Regulator – BOT

- Interbank and Market Participants

**Attributes:**

- Strong client engagement skills with an unwavering focus on client satisfaction and growing business.
- Proven people management skills with a high level of commitment and enthusiasm.
- Sharp business development focus and demonstrative innovative approaches.
- Ability to grow skills in areas such as service and sales and technical product knowledge that will help generate sales and develop individuals and the overall sales team.
- Knowledge of new and evolving technological systems including the benefits and shortfalls of investment thereof.

**Qualifications and Experience:**

- University degree in business administration or economics with relevant professional qualification in banking, financial dealing or accounting.
- Should have a minimum of 5 years business/commercial banking experience.
- Relevant experience in Treasury products and proven track record experience in Bureau De Change operation.

**Remuneration:**

CRDB BANK PLC offers competitive remuneration and benefits. Successful candidate will receive attractive and competitive package commensurate with the demands of the position.

**Mode of Application & Closing Date**

Interested candidates who meet the above criteria should submit an Application Letter accompanied with copies of academic transcripts, certificates and with a detailed up to date CV with two work related referees addressed to the Director of Human Resources to reach him not later than **10th October 2019**.

**Director of Human Resources**  
**CRDB Bank Limited**  
**P.O. Box 268**  
**DAR ES SALAAM**  
Tel: 022-2117441/7  
**Email: [career.career@crdbbank.com](mailto:career.career@crdbbank.com)**