

## POSITION DESCRIPTION

<b>Title:</b>	Customer Services Representative (CSR)	
<b>Employee:</b>		
<b>Business Unit:</b>	Sales & Customer Services	
<b>Reports to:</b>	Team Leader	
<b>Team:</b>	Sales & Operations	
<b>Accountability:</b>	Emigration	✓
	Insurance, Financial Planning & Investments	✓
	Banking & Foreign Exchange	✗
<b>Location:</b>	7 Marine Square, College Road, Hermanus, 7200, Western Cape, South Africa	
<b>Job Grade:</b>	C5	
<b>Effective Date:</b>		

### Our Values

The culture across the FinGlobal Group is one where “customers are at the heart of everything we do” and our employees bring this culture to life by behaving in line with our unique values which are:

❖ Customer first      ❖ Trust      ❖ Respect      ❖ Unleash potential      ❖ Ideas into action

These values drive our performance, enhance our reputation, and position us for the future.

### The Role

The Customer Services Representative (CSR) is a key member of the Sales & Operations team reporting to the Team Leader. This role is responsible for the end-to-end delivery of customer outcomes. This role will facilitate and administer all processes necessary to achieve mutually agreed customer outcomes. It will furthermore act as conduit between the business and its customers (*after customer accepts quote for service/s*), taking responsibility for all communications to ensure information is supplied to FinGlobal Group in a prompt fashion whilst also keeping customers informed on progress until outcomes are successfully achieved. This role requires the incumbent to liaise with customers, internal staff and external service providers and partners.

### Key Accountabilities

#### Deliver customer solutions

##### ➤ Emigration

- a) Facilitate the financial emigration of customers to enable the transfer of funds held in product/s from locally based financial institutions to a nominated foreign bank account.

➤ **Insurance, Financial Planning and Investments**

- a) Facilitate the surrender of customer retirement annuities held with South African based insurance companies.
- b) Facilitate the surrender of all other customer held policies with South African based insurance companies.
- c) Facilitate the transfer of customer section 14 funds and/or Preservation fund solutions and/or transfer of pension to new retirement annuity.
- d) Obtain final values for financial products (e.g. policies).
- e) Identify and facilitate cancellation of cessions on customer policies and/or change of ownership.
- f) Administer paid-up policies.
- g) Handle communication with bank and/or insurer regarding cession cancellations and paid-up requests.
- h) Execute retirement claims, retirement investments and deferred pensions.
- i) Support Financial Planning and Investments specialist to institute new investment/s for customers.
- j) Support Financial Consultants (FC) to obtain customer specific information regarding the insurance and/or investment products they have in South Africa. Work collaboratively with Financial Consultants (FC) on all matters that will enable value to be realised for the customer and FinGlobal Group alike.

➤ **Banking & Foreign Exchange (not relevant)**

- a) Facilitate the transfer of a private customer allowance (within exchange control rulings) – SDA (Private customers – Bidvest Bank only).
- b) Facilitate the transfer of a private customer allowance (within exchange control rulings) – FIA (Private customers – Bidvest Bank only).
- c) Facilitate the transfer of a private customer allowance (within exchange control rulings) – Special Applications (Private customers – Bidvest Bank only).
- d) Facilitate the encashment process via SDA/FIA for monies in Preservation funds, Endowments and Unit Trusts (Bidvest Bank only).
- e) Execute foreign exchange processes for customers with bank accounts other than Bidvest Bank.

**Customer communication**

- a) Obtain sign-off from Financial Consultant/s (FC) on the processes to commence that will enable FinGlobal Group to meet their service outcome obligations as agreed to with customer/s.
- b) Establish good customer report and maintain a professional relationship end-to-end.
- c) Provide clear, accurate and consistent communication, enabling customers to respond with information, feedback, documentation, etc. in a prompt fashion.
- d) Guide and assist customers with the completion of their Personal Data Form (PDF) or similar.
- e) Regularly follow-up with customers to reduce service turn-around time.
- f) Keep customers informed on progress.
- g) Connect customers with internal specialists (if necessary) and follow-up on progress of service rendered.
- h) Ensure customer 'notes' are entered into CRM system.
- i) Ensure all assigned open notes and emails are adequately addressed within agreed timeframes and closed/saved when resolved (*actively manage open notes and emails*).
- j) Update electronic customer files with the appropriate documentation.
- k) Intercept calls on behalf of colleagues when absent from workstation.
- l) Adhere to FinGlobal Group customer communication guidelines.

**Training and development**

Available and willing to be trained in existing and new processes that may be added to the FinGlobal Group suite of products/services from time to time.

## Compliance

- a) Comply with all company standard operating procedures (SOPs), policies, guidelines and procedures.
- b) Comply with all regulatory rules including but not limited to FSB, FAIS and SARB.

## Key Performance Indicators (KPI's)

Proficiency in this role may be measured using some or all the stated KPI's; but, also not limited or restricted to those indicated in below table.

KPI	Reason	Description
Lead time	To actively manage and continuously improve process turn-around-time	Number of customer requests in WIP <u>divide by</u> average completion rate
Revenue realised	To direct effort on outcomes, adding value to customers and the business respectively	Total revenue realised based on the number and value of transactions completed on a monthly, quarterly and annual basis
Customer service cancellations	To work collaboratively with Financial Consultants (FC) to ensure customer requirements are met. Getting this right will contribute towards the reduction of rework and improvement of process turn-around-times	Number of customers who cancelled their services with the business after service delivery has commenced
Quote accuracy	To promote effective customer communication and interaction ( <i>to establish high quality customer relationships to ignite cooperation and urgency towards achieving outcomes</i> )	Number of customer transactions where a difference between the 'quoted service fee' and 'actual service fee' were noted
Quality of customer interaction and communication	To promote effective communication and interactions with 'Sales & Customer Services' staff	360° review of communication and interaction with 'Sales & Customer Services' staff

## Key Relationships

Internal and external relationships; level of interaction and purpose.

### Internal

#### Primary

- Team Leader – to seek advice, direction and guidance on delivery of successful customer outcomes.
- 'Sales & Customer Services' team members – to ensure customer requirements are met within expected timeframe and quality standards.
- Financial Consultant/s (FC) – to ensure customer needs and requirements are well understood and changes in customer circumstances are acknowledge and appropriately actioned and dealt with.

#### Secondary

- CRM system (Salesforce) support – to liaise with subject matter experts to ensure the system is continuously improved to ensure more effective processes and data integrity.

- Business Intelligence & Reporting – cooperate with subject matter experts to enhance customer insights capability, organisation wide.
- Risk and Compliance – to consult and seek advice on financial / business risks, controls, mitigating actions and response.

## External

- Customers.
- Service providers and partners.

## Core Competencies

At FinGlobal Group, we have identified some competencies to be successful in this role. These competencies help define the behaviours you need to display daily. The required competencies are:

Competency	Description
<b>Managing Relationships</b>	Works to build and maintain warm, friendly and constructive relationships with colleagues and business partners; is responsive to the needs, feelings and opinions of others.
<b>Ability to plan and organize</b>	Must be able to prioritize and plan multiple tasks and yet be flexible and adaptable in revising plans and priorities on short notice to achieve objectives.
<b>Sense of urgency</b>	Able to cope with pressure and show ability to deal with urgent matters.
<b>Action Orientation</b>	Initiates action to achieve objectives within set deadlines and pro-actively takes responsibility for achieving work objectives and shows willingness to go the extra mile.
<b>Decision-making</b>	Able to come to a conclusion or decision, whether it be to further an investigation or for purposes of recommendation / escalation to management.
<b>Resilience</b>	Able to tolerate and persevere in a reactive environment. The tolerance to deal with conflicting information. Displaying the perseverance, energy and drive to persist, despite interruptions and unforeseen / unexpected changes until tasks have been successfully completed. Able to deal with ambiguity.
<b>Systems knowledge</b>	Familiar and proficient with MS Office (Outlook, Word, PowerPoint and Excel). Sound understanding and proficiency with FinGlobal Group CRM system (Salesforce).
<b>Product Knowledge</b>	Advance knowledge of the products and/or services FinGlobal Group offers to their customers locally and internationally.
<b>Adaptability</b>	Willingness to learn and adjust to a changing work environment.
<b>Co-operation &amp; teamwork</b>	Co-operative in planning and striving to see that the goals and objectives of the company are being realized.

## Additional Skills and Knowledge

It is desirable that the candidate have proven expertise in both business and technical facets of the role including:

- Minimum requirement: Grade 12 or equivalent.**
- Exposure to or theoretical knowledge of FAIS & FICA legislation required.**
- Minimum 2 years' experience in a reasonably complex process-orientated environment, preferably within Financial Services industry recommended.**

**d) Tertiary qualification in Financial Services would be a definite advantage.**

- e) Knowledge and experience with sales techniques/strategies to meet customer/business needs and objectives.
- f) Proven ability to be self-motivated and work autonomously, while also working successfully within a team.
- g) Proven organisational skills including the ability to prioritise work to ensure deadlines are consistently achieved.
- h) Strong attention to detail and follow through.
- i) Excellent telephone manner and confident on the phone.
- j) High degree of initiative and motivation.
- k) Demonstrated inclusive, collaborative and engaging approach; including the ability to consult, facilitate, negotiate and influence a broad range of people at all levels in a medium sized corporate environment.
- l) An ability to work under pressure in a rapidly changing environment.
- m) Solid stakeholder management skills and ability to develop trusted and enduring relationships with customers.
- n) Sophisticated communications skills, both verbal and written (English and Afrikaans) with excellent grammar and spelling.
- o) Ability to write clearly, courteously and professionally as well as heightened e-mail etiquette.
- p) Strong interpersonal skills coupled within a resilient yet enthusiastic life disposition, including the ability to remain calm in dynamic situations and project with sunny poise and aura.
- q) Demonstrated and applied knowledge of relevant regulatory and compliance frameworks.

## **Additional information**

### **Employment Engagement**

This is a permanent position with FinGlobal Group. The incumbent will be employed under an employment contract which specifies employment terms and conditions including salary.

### **Workplace Health and Safety**

The role holder of this position must comply with workplace health and safety requirements and policies.

As part of your role, you will also ensure other team members also comply with FinGlobal Group workplace health and safety requirements and policies.

### **Risk and Compliance**

As a primary role-player in the process of complying with regulatory requirements your responsibility is to be conversant with, and to implement the requirements specific to your role; including the continues identification, analysis and escalations of risks within your team. As part of the normal performance review cycle, you will also encourage and reward open and transparent reporting of errors and behaviours which contribute positively to the desired risk and compliance culture.

