

JOB DESCRIPTION



Sales Representative

Purpose

The **Sales Representative** plays a vital role in driving Branch Unsecured Lending sales and is an integral part of a dedicated sales team within the Branch, which operates as a part of the broader Distribution & Operations Department. Key responsibilities include:

1. Conducting consistent and high-quality business development and relationship management activities in active markets to generate quality business from new and existing customers within the Branch's catchment area.
2. Achieving individual sales targets, thereby contributing to the overall sales objectives of the team, Branch, and organization.
3. Operating in compliance with established policies and procedures while upholding FinCorp's core values.
4. Maintaining a strong familiarity with all of FinCorp's products and services.

Role Dimensions

- **Reports to:** Team Leader
- **Department:** Distributions & Operations
- **Job Level:** O3 – Junior Officer
- **Location:** Branch
- **Direct Reports:** None

Person Specifications

- Strong sales experience including direct selling of business services or products to customers and the ability to operate and manage sales

Core Competencies

- Professional attitude and presentation with strong integrity.
- Persuasive verbal communication skills and the ability to develop genuine relationships both internally and externally.
- Action oriented, possesses a “can do” work ethic, and a customer first focus.
- Sound planning and organization skills has a “get it right first time” mindset.
- Adaptable and flexible, able to thrive in changing environments and adjust priorities as needed.
- Strong teamwork skills, fostering collaboration and productive team dynamic.

targets and/or possesses personal attributes that indicate the potential to be a successful salesperson.

- Flexibility to balance and meet operational demands including working outside core hours as require.
- Minimum Grade 12 secondary education.

- Competent in operational management software and Microsoft Office Suite.

Leadership Competencies

- Priority setting and delegation as appropriate.
- Ability to facilitate training and upskilling of other staff.

Role Specific Areas of Responsibility

Sales	<ul style="list-style-type: none"> • Achieve individual Unsecured Lending sales target. • Conduct sales activities, including participating in regular sales runs to identified markets as directed by the Team Leader and/or Branch Manager. • Undertakes phone-based sales activities and customer interactions as needed.
Business & Relationship Development	<ul style="list-style-type: none"> • Maintain effective customer and market relationships through regular and consistent contact. • Support initiatives to generate new business or activate new markets. • Maintain awareness of market developments and highlight opportunities or challenges to the Team Leader and/or Branch Manager.
Processing & Administration	<ul style="list-style-type: none"> • Receive and prepare Unsecured Lending applications, ensuring all required documentation is compiled for loan assessments. • Perform loan assessments in line with Unsecured Lending Policy. • Verify loan documentation against defined requirements and address deficiencies as needed. • Recommend loans for approval or provide decisions within the authorized Delegated Lending Authority (DLA). • For loans outside policy but still supported, provide appropriate justification for approval. • Assist customers with queries, such as refund inquiries. • Complete reporting tasks as required. • Ensure accurate and timely filing and record retention.
Teamwork	<ul style="list-style-type: none"> • Support and motivate team members to achieve their sales targets. • Assist team members, deliver presentations, and contribute to team sessions as appropriate or directed.

Risk & Compliance	<ul style="list-style-type: none">• Meet internal Hindsight Program (Credit File Review) requirements, aiming for “Satisfactory” or better assessments.• Comply with regulations, including AML/CTF and KYC requirements.• Report signs of fraud or inappropriate activity promptly to the Team Leader and/or Branch Manager.• Support Internal Audit and Risk & Compliance in audits or assurance activities and implement agreed remediation actions.• Foster a culture of risk awareness, ownership, accountability, and control.
Training & Development	<ul style="list-style-type: none">• Complete all required training and development activities to a high standard within expected timeframes.• Take responsibility for personal growth by collaborating with the Team Leader and/or Branch Manager to create a Personal Development Plan.