

Position	CR Executive
Department	Customer Relations
Location	Valelevu
Reports to	Branch Manager Central

Purpose:

The incumbent assists the Manager Customer Relations in achieving the set objectives and targets for the division's activities that support Housing Authority's business objectives and facilitate its profitable growth whilst maintaining customer satisfaction. The role focuses on attracting and maintaining customers through loans and property sales.

Accountabilities

The jobholder has the following accountabilities:

1. Achieving Sales and Loans targets
 - Continuous marketing and selling of Housing Authority's product and services, including stock houses, lots, real estate, and other services by undertaking adequate depth and quality financial analysis of customers.
 - Processing Loans and Sales applications, including full assessment, which are objective, clear, and concise when making recommendations for approval wherever viable.
 - Ensure that loan requirements have been complied with.
 - Being proactive in credit structuring and evaluating alternative ways to make proposals acceptable.
 - Participation in marketing activities to external organisations as well as the Village Scheme Projects.
 - Provide weekly reports to Management on performance.
 - Identifying areas requiring improvement in mortgage accounts.
 - Working closely with inspection /Valuation Teams to ensure valid costing and valuation of properties
2. Customer Relationship Management
 - Continuous improvements in customer service to meet customers' needs.
 - Clients understand the terms and conditions of loans and other available services and products.
 - Ensure that customer queries, complaints, and loan applications are resolved within the agreed service levels.
 - Maintain regular customer contact through the provided means.
 - Ensuring oneself is well versed with all Authority's products and services.
 - Provide counselling sessions with clients when applying for a loan and when offer letters and other HA documents are given to them.
 - Corporate image initiatives are executed as per established plans.
 - Assisting customers with lodging of FNPF & HAG applications
 - Suva CR staff - assist in the cashier's duties and banking

<p>3. Administration</p> <ul style="list-style-type: none"> • Adherence to relevant statutory requirements. • Responsibility for customers, visitors and fellow employees in reducing risk. • Complete reports for input towards monthly board papers. • Participation in the Housing Authority's aim of total customer satisfaction. • Understanding Housing Authority's strategies, policies, procedures and operational guides. <p>4. Carry out any other duties within the scope of the position or related as assigned by the Branch Manager/Management team from time to time</p>
<p>Working Relationships:</p> <p>Internal – All Departments within Housing Authority</p> <p>External - Customers, FNPF, FRCS, Employers, Suppliers, Local authorities and government entities.</p>
<p>Major Challenges:</p> <ul style="list-style-type: none"> - Increasing customer satisfaction - Growing the customer base - Assisting in improving team productivity - Competition from other financial institution
<p>Competencies:</p> <ul style="list-style-type: none"> • Diploma in Business Studies (Accounting/Banking/Finance /Management) or other related field • 3 years' relevant experience • Valid Class 2 Driving License is desirable • Computer literacy • Customer Service • Communication • Problem Solving • Team Oriented • Resource Management • Safety and Environmental awareness • Ability to interpret information, write complex letters, comprehensive reports and perform complex calculations