



## **ABOUT FCM BANK**

FCM Bank Ltd, headquartered in Swatar, Malta, is a growing financial institution with an expanding presence in the Czech Republic, Slovakia, and Germany. We provide lending solutions including working capital, real estate, project finance, and investment loans.

In addition, we offer deposit products for both individual and corporate clients. At FCM Bank, we focus on building long-term relationships, delivering reliable service, and supporting our clients with a genuine commitment to their success.

Currently the position of **ASSOCIATE RELATIONSHIP MANAGER** is open, and the Bank is seeking a talented individual with a demonstrable record of accomplishment to join the dynamic team of professionals.

The responsibility of the Associate Relationship Manager is to work closely with the Relationship Managers supporting them in the development of the bank's corporate book of business and management of relationships, in line with its business strategy.

## **KEY RESPONSIBILITIES**

- Work close to the Relationship Managers in the assessment of customers' creditworthiness;
- Work with the Relationship Managers on customers' due diligence matters and form part of the Bank's first line of defence in line with the Bank's Risk and AML framework;
- Communicate and follow up with customers on the collection of financial data, documentation and information required for the completion of business proposals;
- Respond to the inquiries by providing the requested information or referring the inquiry to the appropriate area for resolution;
- Assist the Relationship Managers in pre-planning and executing scheduled reviews and prepare annual review assessments, predicting any new risks;
- Assist with the preparation of client reviews, including Financial analysis, Industry and competitor analyses and identifying key financial and other risk;
- Monitor and service existing relationships and respective facilities;
- Liaise with other internal functions mainly Risk, Operations, Compliance and Legal for the smooth completion of end-to-end processes in line with Business Priorities;
- Offer an excellent customer service to the Bank's customers both in terms of lending and deposit;
- Embrace a culture of continuous process improvement and support the Bank's professional practice and quality control standards;



- Participate in any system testing and implementation covering corporate team requirements.

## **QUALIFICATIONS/REQUIREMENTS**

- Knowledge of Credit Operations and Corporate loans support and other corporate products including Bank Guarantees is considered an asset;
- Ability to work with minimal supervision and good in prioritizing, organizational and time management abilities in order to meet tight deadlines;
- Proactive attitude, eager to take on responsibilities and able to work well in a fast-paced high-performance team;
- Strong communication, analytical and financial skills, ensuring clarity and accuracy when conveying information to management;
- High level of attention to detail;
- Understands the dynamics of working in a growing team with an approach of continuously learning on-the-job;
- Strong 'team' skills promoting an environment of co-operation and trust;
- Positive attitude and strong self-motivation;
- Fluent in both Maltese and English;
- Literacy in MS Office applications with a focus on Microsoft Excel.

## **BENEFITS**

- Health insurance cover under the 'Private Hospital Scheme' and Dental Insurance cover;
- Staff home loans at beneficial rate - subject to successful probation;
- Training and Development budget;
- Company Events and Teambuildings;
- Discretionary annual Bonus based on individual KPIs and company results.

If you are interested in being considered for this position, please send a cover letter and CV to [vacancy@fcmbank.com.mt](mailto:vacancy@fcmbank.com.mt)