

Agricultural Banking Specialist Placement

Reporting Line: Regional Agricultural Manager

Role Level: 7

Location: Chester Offices

About Us

We are Oxbury: The only UK bank dedicated to British agriculture. Founded by farmers, bankers, and technologists, we have combined the worlds of financial services, technology, and agriculture to provide bespoke financial products to support the rural economy.

Our mission is to create and grow a sustainable, customer-focused, and innovative bank that supports and champions the financial health of the rural economy.

About the Role

There are 4 cornerstones of the service that Oxbury provides to the farming community & rural economy: -

- Excellent customer service when executing tasks requested by the Bank or by the farmer customer, always completed in an efficient, polite and capable manor.
- Building personal relationships with our customer and professional partners to ensure we understand their business and meet their banking needs.
- Offering competitive savings and borrowing rates
- Secure online and mobile platforms that are intuitive and easy to use – allowing the farmer and distributor to self-service wherever possible.

Although this role will be office based it will also involve accompanied external distributor and farmer visits in order to support and grow our customer base. You will also work closely with the wider sales team and credit risk managers to gain experience and develop your skills.

Role Responsibilities

This role requires strong interpersonal communication skills, a friendly attitude and a keen awareness of customer's needs and requirements specific to Oxbury suite of products. You will:

- Maintain superior relationships in the marketplace to fully leverage Oxbury's unique product offering.
- Help grow brand awareness by attending industry good events.
- Maintaining in conjunction with Relationship Managers and Senior Relationship Managers a regular call and contact plan with customers.
- Take ownership, using your initiative to resolve issues with the Relationship team and customer service process.

- Build strong relationships with farmers and distributors and become a trusted point of contact.
- Work closely with distributor Agronomists/Farm Traders and Credit Controllers to maintain a steady flow of new business referral opportunities. Providing clear and concise feedback to the originator of the referral.
- Identify new opportunities to cross sell Oxbury products, engaging with the Relationship Managers/colleagues to progress new business opportunities – ensuring that customers have maximum benefit from our services.
- Participate in distributor / working capital campaigns.
- Ability to manage, attract and grow a portfolio of quality Agricultural businesses via Savings and Credit based solutions.

Risk

- Have the ability to interpret what “good” looks like in our target markets in terms of business and agronomic performance.
- Write accurate & subjective credit reports for assessment in a subjective risk-based assessment format.
- Manage internal relations and your credibility with the risk department of Oxbury.
- Understand what operational, capital and reputational risks are and act accordingly.
- Interpret financial statements and budgeted projections across all production cycles and income streams pertaining to our target markets.
- Understand Oxbury’s agricultural lending credit policy and LVR & profitability markers and benchmarks.
- Assess and report accurately on the existing customers limit size for current and future requirements.

Operational

- Continue to study and apply the Oxbury product suite for its intended and potential uses.
- New customer onboarding, complete data protection, calls are recorded, consent to store data and marketing preference in line with internal procedures.
- All calls to be made from Zen Sell and Zen Support, follow the correct call outcome when logging calls, clear, concise, easy to understand and follow.
- Ability to analyse and check data accordingly and efficiently whilst explaining issues to clients in a clear and appropriate manner.

- Proficient in using Oxburys systems. All information provided by the customer must be captured and updated in the correct fields on Zen Sell/CRM.
- Update specific fields in Oxbury systems when any changes to the business have been identified, ensuring data accuracy and quality assurance is adhered to in line with current and future business requirements.
- Complete the 'Know your Business Requirements' i.e., beneficial owners and company structure.
- Have a good understanding and product base knowledge of Oxburys products and appetite.
- Identify and follow the vulnerable customer process. TEXAS and BRUCE guidelines, ensure proceeding actions are considered to customer vulnerability.
- Identify and follow the correct internal process for Dissatisfaction or Complaint.
- Support Senior Relationship Managers and Relationship Managers.
- Management of daily workflow, ensure all tasks are kept up to date, actioned and a new task added once completed which includes but not limited to customer contact.
- Ensure customers' needs are identified and discussed. Explain correct features, benefits, and pricing for all Oxbury products.
- Request all relevant documentation (e.g., accounts/bank statements etc) and explain the reason for obtaining these.
- Farm visits are to be approved by line manager prior to organising any appointments.

Minimum Skills / Experience

Required Skills / Experience

- Excellent communication skills
- Employment history/demonstrated work ethic.
- Agricultural background
- Degree attainment

Interested in joining Oxbury?

Interested candidates should submit their CV and a brief covering letter outlining their experience in agriculture, any previous work experience and why they believe they are suitable for the role. To apply please click [here](#).

