

Vacancy

KBC Bank NV Italia – Corporate Relationship Manager

KBC Bank NV Italia (“KBC Italy”), a branch of KBC Bank NV (part of the KBC Group), is looking to hire a new Relationship Manager. In this international context, the Relationship Manager is a jack of all trades and wears many hats among which:

- **Commercial:** You’ll be responsible for the business development, prospecting and expansion our current customer portfolio, whilst servicing the existing client relationships. Be it inbound (mother company in the KBC network) or outbound (mother company in Italy), business is always linked to our Home Markets and international branches network, so you’ll be the SPOC for your client and key figure collaborating in the large international network of clients and colleagues abroad. You know your local market, observe the competition to see what strategies they are using to stay ahead of the game and leverage our unique selling propositions to our advantage.
- **Risk awareness / assessment:** An important aspect of your day to day job is to ensure you know your clients through and through to reduce any potential risk involved. This includes Anti-Money Laundering (= “AML”) aspects and doing both Know Your Customers (= “KYC”) as well as Know Your Transactions (= “KYT”) by getting to know the client from your first meeting throughout the entire relationship, by constantly monitoring their behaviour and being in touch.
- **Payments:** You know your way around and can explain how payments (both international and domestic), cash management and the likes work. Often times you’ll encounter clients that enter the Italian market for the first time, so you can explain the Italian banking landscape and how KBC is plugged into it.
- **Credits:** With your excellent credit skills for analysing and inputting financial information, with deep understanding of lending products and familiar with legal aspects and loan documentation, you’ll be responsible for representing your clients’ lending needs and promote it to the credit committee thanks to your own credit applications. You’ll simulate pricings, create term sheets, do loan administration and annually follow-up and review the credit files.
- **Bank Guarantees:** You’ll follow up (international) bank guarantee requests as the main coordinator, making sure the text is checked with legal, the client and its beneficiary; everything is within the limits of the granted facility, or alternatively, get a new bank guarantee facility approved; and issue it locally in the format the clients desires.
- **Networker:** You will actively participate in growing and marketing our business, representing our company to your clients and network by going to events and organizing them. You help promote and maintain a positive company image and are an ambassador of the KBC group as a whole.
- **Misc.:** You’ll report to the General Manager of KBC Italy who might assign ad-hoc tasks, e.g. preparing executive memo’s for the request of a new business case.

Which type of person we are looking for?

- **Team player:** You demonstrate leadership: as a relationship manager you’ll be at the heart of what’s happening inside and outside the office. You’ll be in charge of communicating between clients, commercial colleagues & service desks across many different countries, as well as your local team in the branch. Often times also technical teams might be involved as information systems are being updated or introduced. Your task is to add a contribution toward the collective team goal of serving our customers in the utmost professional, client centric & efficient way. Our slogan “One bank, one team” means you’re part of a larger team and you offer the same high quality of servicing our client as other KBC Home Markets & Branches do. You’ll collaborate internationally with the same strategy, culture and mentality in mind.

- **Excellence in communication:** Excellent listening, negotiation and presentation abilities are key. Strong verbal and written communication as well as interpersonal skills too. This also means you will be in contact with many different styles of communication and types of people, in challenging environments where often times you have an intermediary or negotiating role. During client meetings you are able to see opportunities, draw in customers by showing them our added value, and convert the clients' issues into new and cross-selling sales. You know your clients and how to approach them best which can widely differ from client to client. You are trustworthy and in for the long game by building long-term relationships with clients.
- **Strong analytical skills:** As a Relationship Manager you'll be confronted with analysing financial figures, the sector and activity of your client and risks related by interviewing the client, doing additional research and writing credit applications. You'll also monitor and verify clients' actions, dig into details and will be able to draw the right conclusions on how to act in case necessary. You'll analyse market evolutions and act (proactively) on it. You'll target the right prospects after your excellent business development analysis, taking into account our strategy and the agenda of our stakeholders.
- **Strong language skills:** You'll work in an international context which requires a proficient level of both Italian and English, with the aim to become fluent in reading, writing, speaking and comprehending both languages. Dutch and/or French is definitely a big plus.
- **Frequent traveller:** You understand it's best to have a continuous contact with the client, which can be done through different types of media. It will be up to you to find the right balance. Even though there's room for smart working and virtual meetings, our business often takes you across the whole of Italy, our home markets (BE, CZ, HU, BU & SK) and occasionally international Western European branches (UK, FR, DE, NL), so expect to be on the road often and discover the beauties of both the clients' premises and activities, as well as the aforementioned countries as a whole.
- **Experience & eager learner:** Experience in a commercial environment from a bank/insurance company or a background in AML isn't a must, although a previous experience for sure will be considered as a plus. Solid experience with CRM software, MS Office and the likes, however, are key, whilst you'll be learning a lot of new IT systems too. You are well organized, able to work independently, stress resistant and can deal with strict deadlines: the relationship manager is often "being lived" by the high number of requests coming in from all sides at unpredictable times. You work efficiently and quickly to address and resolve customer issues, and know how to prioritize them. You'll have to regularly train and update yourself with new knowledge (markets, systems, products, legal, compliance, soft skills, ...).
- **Go the extra mile:** The branch and team is relatively small, so you'll experience a rather entrepreneurial environment where pragmatism is often key. Besides your day to day tasks, you'll regularly be confronted with to do's or situations that seem to go beyond "relationship management". This introduces a lot of learning opportunities, challenges and variety in the job, something that gives you energy and you are eager to take on. Your creativity will be rewarded as usually the solution lies somewhere you didn't think of in the first place. You experience the liberty in how to address issues as a major advantage. You want to succeed, grow, be challenged and challenge others.

Who are we?

- You'll become part of the diverse, dynamic & strong team of KBC Italy which is accelerating its commercial activities and therefore is looking for a new commercial force to join the team and continue the path of client growth.

- KBC Italy is a foreign branch of KBC Bank NV which at its turn is part of KBC Group. KBC Group is an integrated bank-insurance group, catering mainly for retail, private banking, SME and mid-cap corporate clients. Geographically, KBC Group focusses on 6 core markets of Belgium, Bulgaria, the Czech Republic, Hungary, Slovakia, and Ireland. Next to that KBC is present in 9 other countries, amongst which Italy, where the prime focus consists in supporting corporate client from the core markets.
- KBC Italy currently consists of 6 people (7 including you) and its role is mainly to support Italian companies which have a link with on the 5 corporate home markets (Belgium, Bulgaria, Czech Republic, Hungary, Slovakia). Main products offer consists of payments (current accounts), cash pools, lending & guarantee solutions.

What can you expect?

- You'll become part of the dynamic & strong team of KBC Italy which is accelerating its commercial activities. Although we're embedded in large international bank insurance group, the local empowerment & ownership is very important. As the KBC Italy Branch has been set up in 2017, we're still developing the organisation which brings along benefits and challenges. Expect therefore a rather entrepreneurial environment. We do look for people who are versatile and are able to assume different roles & apply different skills. At the other hand, this makes it a very dynamic environment to work in and the diversity of the role will enable you to both grow on the personal side while contributing to the growth of the branch. You'll work in a stimulating environment for those who want to be challenged intellectually and get opportunities for further development.
- You will arrive in an international context which will allow you to broaden your focus and gain experience on new geographical areas
- You will work in the centre of Milano in a very nice area at walking distance from the Castello Sforzesco & the Duomo.
- You will perform your activities in Milan mainly but as we are an International Group you will be required to travel around Italy or abroad
- As proven during the recent Covid period, it's important that both employer and employee need to be flexible, therefore it is possible that smart working (homeworking) will be required.
- A nice team of professional colleague who will be there to support you along the road
- Competitive salary (fix and variable) in line with market standards and matured experience
- Extensive training offer will be offered (both internal & external, both content & skill wise)
- The common benefits of the CCNL Credito will be granted such as electronic lunch vouchers, health insurance and pension fund
- Mobile phone (iPhone new generation or similar) with subscription
- Company car

KBC group passport

Our area of operation

We are an integrated bank-insurance group, catering mainly for retail, private banking, SME and mid-cap clients. Our core markets are Belgium, the Czech Republic, Slovakia, Hungary, Bulgaria and Ireland. We are also present to a limited extent in several other countries to support corporate clients from our core markets.

Our goal and ambition

Through our activities, we want to help our clients to both realise and protect their dreams and projects. It is our ambition to be the reference for bank-insurance in all our core markets.

Our clients, staff and network

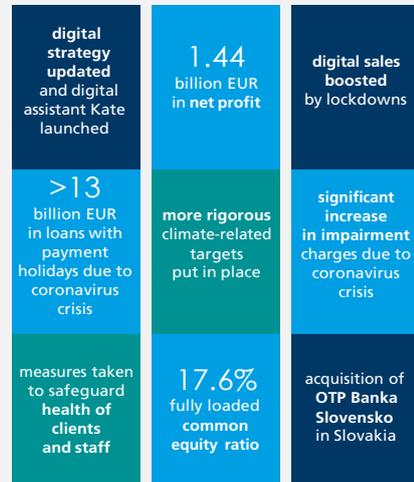
Clients	12 million
Staff	41 000
Bank branches	1 265
Insurance network	336 agencies in Belgium, various distribution channels in Central and Eastern Europe

Our long-term debt ratings (18-03-2021)

	Fitch	Moody's	Standard & Poor's
KBC Bank NV	A+	A1	A+
KBC Insurance NV	–	–	A
KBC Group NV	A	Baa1	A-

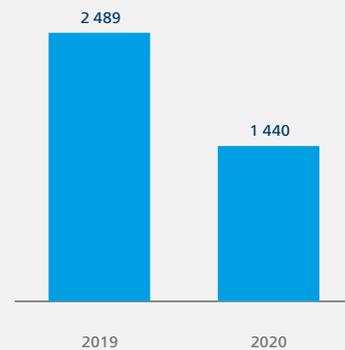
Data relates to year-end 2020, unless otherwise indicated. Outlook/watch/review data for our ratings is given elsewhere in this report.

KBC group in 2020



Net result

(in millions of EUR)



Breakdown of net result by business unit

(2020, in millions of EUR)

