***CURRICULUM VITAE***

***SANDRA DUDUZILE MLALAZI***

**Personal Details**

Cell Number : 0727575234

Date of Birth : 15 April 1987

Nationality : South African

Gender : Female

E-mail Address: sdmlalazi1987@yahoo.co.uk

**Education**

Advanced Level Cambridge - Girls’ College

Bachelor of Commerce (Economics and Management) - Rhodes University

Certificate in Insurance and Risk Management – Witwatersrand University

Currently studying towards a Post Graduate Diploma in Financial Planning –University of the Free State

**Other Qualifications**

RE Exams passed /FAIS Compliant

Certificate in Office Administration

Code 8 Driver’s Licence

**Working Experience**

**Company : Standard Bank Wealth and Investment**

Position : Transactional Relationship Manager (Dealing with Ultra High Net Worth Clients, minimum requirement is an investment of USD 1 000 000).

Duration : May 2017-Currently in this role

Duties :

* Working with a senior relationship manager to proactively optimize a current portfolio of Clients or acquiring new clients with the objective of understanding and then addressing their financial needs and ensuring client profitability as well as retaining the client base.
* Achieve revenue targets by either growing a portfolio of existing clients (optimising revenue opportunities) or by acquiring new clients
* Analyse client’s current product offerings and solutions with the aim of ensuring that Standard Bank Wealth and Investment is the client’s primary banking institution. In addition, identifying and fulfilling on transactional and lending requirements
* Successfully implement, track and report on Client Campaigns and initiatives
* Manage arrears of clients who have exceeded their facility or have not made the minimum payments to keep their facility in line
* Deliver exceptional service that exceeds client expectations through proactive, innovative and appropriate solutions
* Manage and grow portfolio through proactive client contact Ensure client retention and satisfaction levels
* Comply with governance in terms of legislative and audit requirements
* Understand and market all Transactional Banking and Lending solutions within the Standard Bank Wealth offering:
* Transactional Banking
* Deposits
* Share Based Lending
* Mortgage (Single Homeloan)
* Mortgage (Multiple asset/ multiple property)
* Commercial Property Finance

**Company : FNB Private Wealth**

Position : Private Banker (Dealing with Clients that earn a minimum of R1 500 000 Annually)

Duration : October 2014- April 2017

Duties :

* To proactively optimize a current portfolio of FNB Wealth Clients or acquiring new clients with the objective of understanding and then addressing their financial needs and ensuring client profitability as well as retaining the client base.
* Achieve revenue targets by either growing a portfolio of existing clients (optimising revenue opportunities) or by acquiring new clients
* Analyse client’s current product offerings and solutions with the aim of ensuring FNB Wealth is the client’s primary banking institution. In addition, identifying and fulfilling on transactional and lending requirements
* Successfully implement, track and report on Client Campaigns and initiatives
* Manage arrears of clients who have exceeded their facility or have not made the minimum payments to keep their facility in line
* Deliver exceptional service that exceeds client expectations through proactive, innovative and appropriate solutions
* Manage and grow portfolio through proactive client contact Ensure client retention and satisfaction levels (measured via the Net Promoter Score)
* Comply with governance in terms of legislative and audit requirements
* Understand and market all Transactional Banking and Lending solutions within the FNB Wealth offering:
* Transactional Banking
* Deposits
* Share Based Lending
* Mortgage (Single Homeloan)
* Mortgage (Multiple asset/ multiple property)
* Commercial Property Finance

**Company : FNB Wealth / Private Clients**

Position : Private Banker Assistant

Duration : August 2012- September 2014

Duties :

* Providing sales support efficiencies and services to ensure retention of clients and satisfaction(measured by the Net Promoter Score)
* Assist in managing the growth of active accounts to increase client base and achieve revenue targets
* Assisting in managing the Private Bankers client portfolio e.g. prepare client reviews, analyze and influence the transactional behavior of clients
* Work with precision and highlight inaccuracies and inconsistencies in detailed information.
* All client queries or investigations are responded to proactively and within reasonable timeframes and that both the Client and the Private Banker are continually updated on progress
* Understanding of all Transactional Banking and Lending solutions within the FNB Wealth offering in order to efficiently resolve client queries and requests

**Company : Investec Private Bank (Transferred from Cape Town to Johannesburg in March 2012)**

Position : CIM Consultant (Contract Position)

Duration : July 2010- July 2012

Duties :

* Checking documentation on the relevant systems and preparing lists of outstanding documentation required to AML Re-ID the clients
* Following up with Private Bankers and Clients for outstanding documents
* Reporting to national compliance with regard to FICA audit queries
* Send exception instances, with reasons and detail to compliance for approval
* Effectively dealing with client complaints and discussing operational and compliance queries amongst the team
* Adhering to data integrity standards as prescribed by Private Bank, CIM

Operations manual, Radar training and each system’s specific data standards

**Company : Rhodes University Department of Management**

Position : Tutor

Duration : February 2009- November 2009

Duties : Tutoring a total of 40 Management first year students weekly

Marking essays, tutorials and Invigilating Tests

**Leadership Positions**

Class representative for Economics First Year Students (2007)

Peer Educator SHARC Rhodes University (2008)

Tutor for Management Rhodes University (2009)

**Interests**

Travelling

**References**

Yudeshan Naidoo (Sales and Service Manager)

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9 Fredman Drive

Sandton

2196

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