

**GENERAL:**

**Job Title:** Relationship Manager Chinese Desk

**Department:** Commercial

**Job Grade:** Assistant Manager/Manager

**Reports to:** Head of Chinese Banking

**No. of Vacancies:** 1

**JOB PURPOSE:**

The Chinese Desk Relationship Manager is responsible for managing and growing relationships with Chinese corporate and individual clients, driving business growth across deposits, loans, and trade finance, and ensuring seamless banking service delivery. The role serves as a cultural and market bridge, facilitating cross-border transactions, RMB-denominated solutions, and enhancing the bank's visibility and reputation within the Chinese business community. This role contributes directly to revenue growth, trade facilitation, and strategic positioning of the bank as a preferred partner for Chinese clients.

**MAIN DUTIES AND RESPONSIBILITIES:****1. Client Relationship Management**

- Serve as the key relationship manager for Chinese corporate and individual clients.
- Provide end-to-end banking support across deposits, lending, trade finance, and treasury services.
- Maintain strong, trust-based relationships to enhance customer loyalty and retention.

**2. Business Growth and Revenue Generation**

- Drive growth in deposits, loans, and non-funded income from the Chinese client segment.
- Identify, target, and onboard new Chinese businesses in manufacturing, construction, trade, and investment sectors.
- Cross-sell banking products and solutions tailored to client needs and business cycles.

**3. Cross-Border and Trade Facilitation**

- Support clients in executing cross-border transactions, foreign exchange, and trade finance operations.
- Collaborate with regional and correspondent banks to streamline trade flows between China and Tanzania (or the host country).
- Promote RMB-denominated solutions and enhance efficiency of trade settlement.

**4. Market Linkage and Cultural Facilitation**

- Act as a language and cultural bridge between the bank and Chinese-speaking clients.
- Engage with Chinese embassies, chambers of commerce, and business associations to strengthen the bank's presence and visibility within the Chinese community.
- Provide insights on Chinese market trends, investment patterns, and sectoral opportunities to guide strategic business decisions.

**5. Risk and Compliance Management**

- Conduct due diligence and ensure compliance with KYC/AML and credit risk standards for all Chinese clients.
- Monitor credit exposure, repayment performance, and portfolio quality.

- Escalate potential risks and recommend mitigation strategies.

#### **6. Reporting and Performance Monitoring**

- Track portfolio performance and prepare regular reports on revenues, pipeline growth, and relationship health.
- Provide feedback and market intelligence to support product development and strategy refinement.

### **QUALIFICATION, SKILLS AND KNOWLEDGE:**

#### **QUALIFICATIONS**

- University degree in Economics, Business Administration, Finance, or a related field.
- Additional certification in International Trade or Banking is an added advantage

#### **SKILLS & KNOWLEDGE**

- Strong interpersonal, negotiation, and relationship-building skills.
- Effective communication in English and Mandarin (both written and spoken).
- Problem-solving and analytical thinking.
- Networking and market intelligence skills.
- Strong understanding of relationship management, trade finance, and cross-border banking.
- Familiarity with Chinese business practices, culture, and investment trends.
- Knowledge of KYC/AML regulations and risk management practices.
- Excellent commercial and contextual awareness.

#### **EXPERIENCE**

- Minimum 3–5 years' experience in relationship management, preferably handling Chinese corporate or high-net-worth clients.
- Proven track record in deposits, lending, trade finance, and cross-border banking.

If you believe you can clearly demonstrate your abilities to meet the criteria given above, please submit your job application cover letter along with a detailed resume, copies of the relevant certificates and testimonials in a single PDF file format, quoting the respective Job title or Ref no. in the subject field to [TZRecruitment@equitybank.co.tz](mailto:TZRecruitment@equitybank.co.tz) by **Tuesday 16<sup>th</sup> December 2025**

#### **Only short-listed candidates will be contacted.**

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