

Job Details

Job Title	Manager: Lending Products and Pricing
Division	Banking
Unit	Commercial Development Banking
Remuneration	909 896,84
Job Type Classification	Permanent
Location - Country	South Africa
Location - Province	Gauteng
Location - Town / City	Centurion/Woodmead
Email CV to	recruitment@tianaconsulting.co.za
Closing date	24 December 2025

MAIN PURPOSE OF THE JOB

The overall purpose of this role is to provide specialist advice and to execute and implement the Lending products and pricing strategy, implement the pricing policy and ensure alignment across bank. The role is responsible for lending products and services that are sound, market competitive and appropriately priced for Agricultural Clients. The incumbent will support the team in the capacity of Manager: Lending Products and Pricing.

Key Performance Areas

1. Product Development and Pricing

- Lead scenario testing and sensitivity analysis of various pricing assumptions and report on the results and advise on appropriate actions as-and-when required.
- Lead the development and implementation of new rating and pricing models for existing and new products.
- Produce appropriate calculation tools and/or quotation tools in collaboration with sales and operations departments and IT.
- Provide specialist advice and support in defining standard operating procedures (SOP's).
- Conduct research and gather data to provide input to operational reporting and decision-making processes.
- Provide specialist advice to plan for value-added process improvements, initiatives and services to deliver on operational objectives.
- Provide expertise to identify and develop solutions to improve quality of processes and services.
- Translate the integrated medium term pricing strategy/design by dealing with the relevant stakeholders across the bank.

2. Client / Customer Management

- Provide advanced specialist advice and give input to the service delivery excellence practice optimisation.
- Develop and maintain relationships with relevant stakeholders that contribute to a culture of customer service excellence.
- Provide sound consulting services and recommendations based on customer and client needs, current information and trends analyses.

3. Finance Management

- Contribute to the effective reduction of cost and financial wastage in line with organisational policies and procedures.
- Establishment, alignment and management of target and budget goals whilst ensuring effective control of costs for a range of functional areas to increase cost efficiency.
- Help the market meet its financial objectives by managing the P&L of the all-risk mitigating solutions in the portfolio.
- Initiate and manage market research, data mining and quantitative analysis to ensure sustainability and future competitive growth.

4. Stakeholder Engagement

- Provide thought leadership to internal and external stakeholders, by giving lending product guidance and advice on pricing.
- Maintenance of expert knowledge on relevant legislative amendments industry best practices and provision of proactive advice and solutions to relevant stakeholders.
- Cultivate and manage objective working relationships with a variety of stakeholders, including end-users, SME's, project managers and senior staff members.
- Participate in forums that positively contributes to knowledge improvement.
- Provide advice and support in the management of change and offer operational support where required.

Preferred Minimum Education and Experience

- Commercial Business Degree.
- Knowledge of the banking industry 3 - 5 years.
- Experience in designing and testing processes and controls 3 - 5 years.

Critical Competencies

- Analytical strategic thinker with flair for simplifying complex problems
- Driven and ambitious
- Understanding of lending products and their pricing model

- Self-starter, strategic and big picture thinker

Additional Requirements

- Extended hours as and when required.
- Travel as and when required.