



Banking that fits your life.

Customer Service Contact Centre Representative

CIBC

About the Company:

CIBC is a leading Canadian-based global financial institution. Through our three major businesses – Retail and Business Banking, Wealth Management and Wholesale Banking – we provide a full range of financial products and services to 11 million individual, small business, commercial, corporate and institutional clients in Canada and around the world. We invest in our businesses, our clients, our people and our communities to deliver consistent and sustainable earnings to our shareholders. To learn more about CIBC's Lines of Business, please visit our website.

CIBC delivers access to career and development opportunities, safe and healthy workplaces, effective training, and positive work-life balance – so that employees are able to perform at their best, contribute to their communities and focus on cultivating deeper relationships with our clients.

Every year, CIBC is recognized for its business successes, community commitment and employee initiatives. We are proud of these successes and are committed to creating an inclusive workplace and an environment where all employees can excel.

Job Description:

Hours of Operation:

Monday to Friday 7:00am-12:00am/ Saturday & Sunday 7:00am-10:00pm

Location:

750 Lawrence Avenue West, North York

The Customer Service Contact Centre Representative will respond to incoming telephone inquiries in a pleasant, courteous, knowledgeable, professional manner; linking all aspects of the call and within the expectations of the National Quality Guide. Act in an empowered manner to be the one-point-of-contact for the customer, providing quality service and relevant sales offers that surpass the customers' expectations.





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Responsibilities:

- Actively sell CIBC credit card products and services by presenting new marketing offer campaigns to customers and close the sale by presenting all relevant feature/value/benefit statements, handle customer objections and asking for the sale.
- Actively recognize opportunities to promote, up-sell and cross-sell other existing CIBC products and services. Actively present customers with sales offers as a means of preventing attrition and ensuring customer retention. Recognize, analyze, interpret and address any questions or objections the customer may have about a marketing offer campaign to ensure the customers satisfaction and further promote the sale.
- Value added servicing for Telephone Banking, PC Banking, ABMs, Convenience Cheques for balance transfers, email servicing, IVR functionality, etc.
- Explain or clarify procedures associated with the acquisition, operation and maintenance of all of CIBCs various credit card products including promotions or contests associated with these products. Gather required information on the customers' needs and financial circumstances and recommend appropriate product(s) best suited to meet those needs and the customers' ability to sustain the debt.
- Prepare written correspondence to cardholders and branches regarding interest, cancellations, disputed transactions, address changes, payments, card requests, statement requests, sundry fees, credit rating, foreign exchange and any other VISA related inquiries ensuring accurate information regarding policies and procedures.
- Resolve credit inquiries utilizing the most current Review, Secured, Duplication, Missing and verification rules in conjunction with Credit Bureau and financial analysis to assist in the final decision.
- Process credit limit increases as requested by cardholders and branches, using sound judgment skills and empathy when reviewing or responding to declined requests. Identify opportunities to decrease turnaround time of processing applications and limit increases.
- Analyze each customer situation to negotiate interest and annual fee reversals, money order requests and missing payments that meet both the customer and the business objectives.





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- Actively participate as a member of a team by providing feedback to colleagues regarding problems our customers are facing and provide recommendations for solutions, training and supporting new representatives so that they develop the skills required to do the job, and to work effectively with others, becoming involved in teams/committees.
- Develop and maintain the skills to do the job by actively pursuing opportunities to regularly update knowledge about new products, procedures and changes to existing sales promotions to answer customer inquiries and present sales offers accurately and efficiently.

What CIBC Can Offer You:

- Flexible health benefits, stock purchase plan, competitive incentive pay and recognition programs
- Competitive salary and banking benefits
- Career growth, development and continuous learning opportunities
- Opportunity to be involved in CIBC events that help our communities
- Click to learn more about Rewards & Recognition, Learning & Development, and Employee
- Community Involvement

What You Need To Know:

- Flexibility to accommodate rotational shifts including days, evenings and weekends
- The targeted start date for this position is March 2017
- Training is on a full-time basis and consists of a combination of in-class and on-the-job training for a period of 2 months. Shifts may vary during training and will require flexibility for any shift within the hours of operation noted above
- Must be legally eligible to work in Canada at the location(s) specified above and, where applicable, must have a valid work permit or study permit that allows the candidate to fulfill the requirements of the role





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Job type: Full-Time

Apply Info: Directly through the CIBC Careers website: www.cibc.com, with a copy of their resume.

