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July 2016

Credence International,  
Hiring Team,  
Dubai,  
UAW,

Dear Credence Recruitment team,

I am pleased to learn of your need for a Financial Advisor with solid experience, education and capabilities. I am prepared to become an immediate contributor to your team.

Firstly let me say congratulations, over the last month I have decided on relocating to Dubai to work as a wealth manager and naturally I have been conducting research on all elements of such a big move to ensure adequate provisions are in place and I am as aware as possible of what I am getting myself into.

I have been in contact and completed numerous Skype interviews and phone calls with 3 organisations in Dubai at present who all were happy to progress me to the next stage of their recruiting process as a wealth manager. Upon further investigation these organisations did not seem to stand for the integrity and ethicality which is overtly required in order to establish and maintain trust within financial services.

A contact of mine within CISI Dubai offices could not speak higher of Credence as an organisation to make the transition into so well done on establishing yourself within the market as a transparent player.

To be honest I am absolutely immersed at present on making this transition, I am hoping to make the move in 2017 I am currently registered to sit UK Regulations and Integrity as module 1 of 3 on my investment Advice RDR compliant Diploma, I have also been accepted as a MCSI within CISI as I am a registered Qualified Financial Advisor within Ireland at present.

I would be thoroughly interested in Credence considering me as a potential new member to their team as a Financial Advisor and I am available to Skype or take a call following up on this application. I will also be taking a trip to Dubai in January 2017 and I hope we can develop a plan together.

Yours respectfully,

*James Kane*

# James Kane (QFA, MCSI) Curriculum Vitae

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☎ Mobile: 085-8000026.  
✉ Email: [james.kane117@gmail.com](mailto:james.kane117@gmail.com)  
W LinkedIn: <https://ie.linkedin.com/in/james-kane-qfa-lib-7a5775a7>

## Profile

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- A highly disciplined Financial Advisor with nearly 4 years of experience in the Financial Services sector.
- A consistent record of exceeding targets within 2 of the most prominent retail financial institutions in Ireland.
- Proven ability to deliver high quality sales, manage existing pipeline and generate new business opportunities.
- Recognised as a top producer through bonuses, promotions, discretionary salary increase and awards for sales performance and service.
- Positively charged individual who promotes synergy and efficiency to complete tasks, can work on his own initiative and also works well as part of a team.
- Young, ambitious, proactive financial advisor with a drive to succeed working full time and successfully pursuing academic designations part time.
- Obtained (Qualified Financial Advisor) designation in 2015 through the Institute of Bankers and a newly appointed member of Chartered Institute of Investments and Securities.
- Seeking a new international challenge within an organisation that will utilise my sales and interpersonal skills and who provides an environment where ambition and consistency is rewarded.

## Key Skills

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- *Planning & Organising* – proven ability to manage time and customer expectations to deliver optimum customer experience and sales output.
- *Excellent communication and interpersonal skills* – An interest in the psychology behind sales; social dynamics, communication and NLP.
- *Flexibility*– Flexible approach to work and confident working in a fast moving, exciting environment.
- *IT Skills*– Proficiency in Microsoft Word, Excel, PowerPoint and recently successfully completed Banking in a Digital Age module.
- *Solutions Focused*–Strong analytical skills, solutions orientated, enjoys solving problems, educating and creating value for my customers.

## Experience and Achievements

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**KBC Bank Ireland, 2 Sandwith Street, Dublin 2**

**May 2016-present**

### ***KBC Direct Sales-Mortgage Consultant***

Recently promoted to this role to help drive the mortgage book for new and existing customers and maximise sales opportunities.

#### Key Responsibilities:

- Responsible for assessing the suitability and affordability of a mortgage for prospective mortgage applicants.
- Take my customers through their mortgage application journey from initial call or meeting right through to issuing of funds to allow them purchase their home.
- Through detailed affordability assessments, through needs analysis and insightful conversations I can determine the appropriateness of a mortgage for that customer and also the level of mortgage I can lend to that customer.
- Deliver a rich customer experience and build strong relationships with my customers.
- Provide advice to new and existing clients as to best position themselves financially for this investment and recommend suitable products from our full suite to ensure all of their financial goals are serviced.

**KBC Direct Sales-Consumer Finance Advisor**

Sales Advisor in Ireland's most rapidly expanding retail banks that has recently won Digital Sales champion award 2016. I worked within the confinement of KBC's main distribution centre. An extremely fast paced working environment where lead generation, management of pipeline and maximisation of sales opportunities are required to hit demanding targets.

Key Responsibilities:

- Day to day responsibility for the distribution of Consumer Finance Products; Credit Cards, Overdrafts and Personal Loans.
- Convert enquiries into sales opportunities and ensure highest service level throughout the process.
- Adhere to challenging targets for sales of my primary products and consistently hitting targets for cross sales which include current accounts, deposit accounts, Life and Home protection, Global Investment funds and Mortgages.
- Operate to monthly, quarterly and yearly sales targets.
- Tracking and reporting of pipeline ensure all sales opportunities are executed.
- Develop my own sales plan and actively seek new sales opportunities.
- A proficiency in the array of financial products which KBC distribute and a versatile sales skill set which enables me to identify customer needs, strong open questions, interpersonal skills in persuasion and influence to help consumers establish the need, illicit a motivation within customer's domain and maximise sales opportunities.
- Excellent rapport building skills which result in increased customer satisfaction and extent the long term value of the customer.
- Actively monitor leads and pipeline, participated in code calling campaigns to generate new leads and sales.
- Work weekends in the bank's branch network to further develop my face to face experience and generating further leads and sales through this medium.

Achievements included:

- Holder of the "KBC Sales excellence trophy" for October 2015 which awards an individual on their sales performance.
- Winner of annual sales award for Consumer Finance team in December 2015- "Exceptional Service Award 2015".
- My calls have been used in department learning classes to illustrate how to build rapport over the phone with customers through active engagement and establishing connections.
- Consistently mentioned as one of the Sales top performers in a weekly communication which is distributed to the organisation by email noting top sales agents.
- Numerous positive customer feedback communications sent to the organisation to recognise an exceptional experience they have received when dealing with me.

## **Experience and Achievements**

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**Permanent TSB, St Stephens Green, Dublin 2**

**March 2012- Feb 2015**

**Mortgage Operations Agent**

I began my career in Financial Services within Permanent TSB's head office. The mortgage centre, a fast paced environment at a period of uncertainty for the institution and banking sector as a whole. This environment required strong problem solving and communication skills.

Key Responsibilities:

- Responsible for the day to day servicing of existing mortgage accounts, involving the processing of rate changes, application of mortgage restructures and issuing of manual statements.
- Required to act as a support for PTSB Branch network, Customer call centre, Arrears Management Unit and wider customer base. Analysing and solving complex queries in relation to elements of the mortgage.

- Regularly required to review mortgage files, including loan offers, loan acceptances, legal undertakings and specific loan conditions when resolving queries.
- As part of mortgage helpdesk a proficiency in the mortgage product was essential to address internal and external queries on mortgage accounts and liaising with brokers, solicitors and branch staff to assist in the completion of new mortgage applications.
- Developed strong communication skills with an ability to deal with all levels in a confident and professional manner.

**Achievements included:**

- Required to undertake monthly compliance checks on work carried out by team to ensure procedures have been followed, compliance requirements have been adhered to and quality of the work is continually high.
- Regularly introduced new initiatives while also noting discrepancies in current procedures, developed a redemption checklist worksheet to aid in processing early redemption requests on a mortgage account.
- Nominated for the "Extra Mile Award" for my role on the mortgage helpdesk.

**Other Roles held**

**Company**

Document Retrievals Clerk  
Admin Assistant

Permanent TSB (seasonal work) 2010-12

**Education and Training**

2015- Present Professional Diploma in Financial Services.  
2016 Principals and Practices of Banking.  
2016 Banking in a Digital Age  
2016- Present Investment Advice Diploma RDR level 4  
2015 Selling the KBC way sales training practical course  
2013- 2015 QFA exams.  
2012-2013 Bsc Management of Technology in Business  
2006-2012 Leaving Certificate.

**Institute of Bankers (UCD).**  
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**Institute of Bankers (UCD).**  
**CISI.**  
**KBC Bank.**  
**Institute of Bankers (UCD).**  
**National College of Ireland.**  
**St Fintans High School Sutton.**

**Interests**

- Fitness enthusiast who is passionate about keeping fit and leading a healthy lifestyle.
- Disciplined in training and diet.
- Member of Westwood Health and Fitness club Clontarf.
- Non-drinker or smoker.
- Golf.
- Football.
- Reading.

**References**

- Excellent references available on request.