

## POSITION DESCRIPTION

<b>Title</b>	Expat Financial Consultant / Specialist
<b>Employee</b>	TBC
<b>Business Unit</b>	Advisory Services
<b>Reports to</b>	Head of Advisory Services
<b>Location</b>	7 Marine Square, College Road, Hermanus, 7200, Western Cape, South Africa
<b>Job Grade</b>	TBC
<b>Effective Date</b>	TBC

## OUR VALUES

The culture across the FinGlobal is one where 'clients are at the heart of everything we do' and our employees bring this culture to life by behaving in line with our unique values which are:

❖ Integrity      ❖ Accountability      ❖ Excellence      ❖ Innovation

These values drive our performance, enhance our reputation, and position us for the future.

## THE ROLE

The Expat Financial Consultant/Specialist is a vital member of the Advisory team, reporting to the Head of Advisory Services. This role can be advisory or non-advisory and the incumbent functions as either an Advisor or Scripted Intermediary responsible for the entire sales process. The primary goal is to successfully sell one or more of FinGlobal's services to prospective clients. In this position, you will communicate with and guide potential clients on the services needed to meet their specific needs. Additionally, you will work closely and collaboratively with Service Delivery teams to ensure client expectations and the company's revenue targets are achieved. Scripted Intermediaries will support Advisors in all tasks necessary to ensure the successful sale of FinGlobal services.

## ROLE REQUIREMENTS

### Financial services knowledge

- a) Strong understanding of policy encashments, tax emigration, forex services or any other service/s offered by the company relevant to South African expatriates.
- b) Solid knowledge of South African tax laws, SARS regulations, and common tax challenges faced by expatriates.
- c) Familiarity with exchange control regulations and their impact on international money transfers.
- d) Awareness of double taxation agreements (DTAs) between South Africa and other countries.

### Sales and CRM proficiency

- a) Experience using Salesforce (or other CRMs) to track leads, manage client interactions, and maintain records.
- b) Ability to manage lead pipelines, track conversions, and identify potential drop-off points in the sales process.
- c) Skilled in consultative selling—asking the right questions to uncover client needs rather than relying on hard-selling techniques.

### Compliance and documentation handling

- a) Understand KYC (Know Your Client) and AML (Anti-Money Laundering) requirements within financial services.
- b) Ability to guide clients through the intended process and necessary documentation for policy encashments, tax emigration, forex transactions, or any other services offered by the company.



- c) Ensuring compliance with South African and international financial regulations to mitigate legal risks.

#### Communication and digital proficiency

- a) Ability to explain complex financial concepts in straightforward, client-friendly language.
- b) Strong email and professional writing skills for effective client communication.
- c) Comfortable conducting virtual consultations via Zoom, Teams, or other video platforms to engage with expatriates globally.
- d) Proficient in using spreadsheets (Excel/Google Sheets) for basic financial calculations and estimates.

#### Problem-solving and advisory skills

- a) Ability to assess a client's financial situation and recommend tailored policy encashment, tax and forex solutions.
- b) Knowledge of alternative solutions when a particular service does not meet the client's needs.
- c) Capable of identifying red flags in financial transactions that may require specialist input.

### **PRIMARY ACCOUNTABILITIES**

- a) Lead reception: Receive and organise marketing leads from various sources, ensuring contact information is correct and identify specific needs or interests of each lead.
- b) Contact: Reach out to leads through appropriate channels (phone, email, video-calling, text, etc.), introduce the company and its services, and establish rapport to gauge their interest and willingness to engage further.
- c) Qualification: Assess the lead's eligibility and suitability for the offered services (e.g. policy encashment, tax, forex, etc.), asking relevant questions to understand their financial situation, goals, and potential challenges. Secure approval from leads to proceed with further discussions by gathering the required documentation.
- d) Presentation: Present tailored solutions to qualified leads, explaining the benefits and process of encashing policies, changing tax residency status, handling forex, etc., addressing any concerns and highlighting the value proposition for each service.
- e) Negotiation: Discuss and agree on terms, pricing, and any specific requirements with the lead, overcoming objections and ensuring mutual understanding to move forward with the selected services.
- f) Closing: Finalise the sale by obtaining commitment from the lead, completing necessary information, and ensuring a smooth transition to the Service Delivery team for policy encashments, tax residency changes, forex, etc.
- g) Follow-up: After the sale, follow up with the client to ensure satisfaction, address any issues, and explore opportunities for additional services or referrals, maintaining a positive relationship.

### **TRAITS AND SKILLS**

The Expat Financial Consultant / Specialist have proven traits and skills including:

#### Essential Traits

- a) Empathy – Ability to understand and relate to clients' concerns, making them feel heard and valued.
- b) Active Listening – Ability to genuinely listen, pick up on key details, and respond thoughtfully.
- c) Patience – Willingness to invest time in the relationship, not just push for an immediate sale.
- d) Trustworthiness & Integrity – Being honest and transparent to ensure clients feel safe providing personal and financial information.
- e) Resilience – Ability to handle objections, rejections, and difficult conversations without losing motivation.
- f) Confidence Without Arrogance – Ability to guide the conversation while maintaining a friendly and professional tone.



g) Adaptability – Can adjust their approach based on different personalities, needs, and cultural backgrounds.

#### Critical Skills

- a) Strong Communication Skills – Ability to explain financial services clearly and in a way that builds trust.
- b) Problem-Solving Mindset – focus on helping the client find the best solution.
- c) Emotional Intelligence (EQ) – Ability to read the client’s emotions and respond appropriately.
- d) Relationship-Building Skills – Can develop long-term relationships rather than just closing single transactions.
- e) Knowledge of Financial Services – A good grasp of FinGlobal service offering and how client needs are addressed.
- f) Attention to Detail – Ensuring that all information provided is accurate and that any commitments made are followed up on.

### **KEY DIFFERENCES BETWEEN ADVISORS (A) AND SCRIPTED INTERMEDIARIES (SI)**

The table below clarifies whether Advisors, Scripted Intermediaries, or both can sell FinGlobal services.

No.	Aspect	Advisors	Scripted Intermediaries
1	Role	Provides personalised financial advice based on client needs.	Facilitate product sales or services using a pre-approved script.
2	Scope	Comprehensive, holistic advice across multiple products.	Limited to specific products, no tailored advice.
3	Qualifications	Higher qualifications (e.g., degree, CFP, RE1/RE5).	Minimal training – may require RE5 for representatives.
4	Client interaction	Conducts financial needs analysis, builds relationships.	Follows script, transactional focus.
5	Regulation	Strict FAIS compliance, fiduciary duty to act in client’s best interest.	FAIS-regulated but with narrower compliance requirements.
6	Decision-making	Exercises professional judgment to recommend solutions.	No discretion – follows predefined processes.

Both roles are governed by the FAIS Act, enforced by the Financial Sector Conduct Authority (FSCA). Advisors have a greater responsibility to ensure their advice is suitable for clients, while scripted intermediaries help clients understand product terms and conditions. Advisors act as trusted consultants, providing personalised solutions based on clients' needs, requiring higher expertise. In contrast, scripted intermediaries offer standardised information with minimal personalisation. The choice between them depends on the client's needs: complex client matters require an advisor, while straightforward client guidance suffices with a scripted intermediary.

### **FINGLOBAL SERVICES – Who can sell the service**

Policy Encashments	Exit Tax	Expat Tax	Tax Stand-alone	Private Forex (new)
A	A / SI	A / SI	A / SI	A
Private Forex (returning)	DTA Tax Refunds	Death Claims	Expat Retirement Funds Administration	
A / SI	A / SI	A	A	

Abbreviations: A – Advisor, SI – Scripted Intermediary



## LEARNING AND DEVELOPMENT

- a) Under the Financial Advisory and Intermediary Services (FAIS) Act, financial professionals such as advisers must earn Continuing Professional Development (CPD) points to maintain their fit and proper status. This requirement ensures compliance with the FAIS Act's ongoing competency standards necessary for holding a Financial Services Provider (FSP) license. Advisors are responsible to complete continuous Professional Development and remain compliant with all role requirements.
- b) Advisors and Scripted Intermediaries must familiarise themselves with any new services that may be added to the FinGlobal suite over time.

## COMPLIANCE

- a) Comply with all company standard operating procedures (SOPs), policies, guidelines and procedures.
- b) Comply with all regulatory rules (where relevant) including but not limited to FSCA, FAIS and SARB.
- c) Comply with all applicable regulations and legislation from regulators and organisations such as FSCA and SARS.

## KEY PERFORMANCE INDICATORS (KPI's)

Proficiency in this role may be measured using some or all the stated KPI's; but, also not limited or restricted to those indicated in below table.

KPI	PURPOSE	DESCRIPTION
Contact allocated leads within 24-hours or sooner.	To engage with potential clients (leads) promptly, providing the sales cohort with the best possible opportunity to qualify the lead and close the sale.	Measured through various tools relating to productivity, turn-around times, and quality conversion rates.
Conversion rate.	To maximise lead pool potential.	Marketing Qualified leads (MQL) converted to Sale conversion rate.
Client service cancellations	To ensure a comprehensive understanding of client needs and requirements when services are identified and quoted, thus preventing future write-offs.	Number of complaints, compliments, and cancelled services.
Lead qualification accuracy	Accuracy will contribute towards the reduction of rework and improvement of process turn-around-times	Number of client transactions where a difference between the proposed service and actual service were noted.
Quality of client interaction and communication	To promote effective client communication and interaction ( <i>attract clients, close the deal, deliver outcomes that meet client expectations</i> )	Peer and management review to determine the quality of client communication and interaction
Internal communication	To promote effective communication and interactions with Advisory and Service Delivery staff.	360° review of communication and interactions.
Quote accuracy	To ensure correct service/s are selected and prices are competitive.	Internal audit.



## KEY RELATIONSHIPS

Internal and external relationships; level of interaction and purpose.

INTERNAL	
Primary	<ul style="list-style-type: none"><li>• Head of Advisory Services – to seek advice, direction and guidance on delivery of successful client outcomes.</li><li>• Advisory and Service Delivery team members – to ensure client requirements are met within expected timeframe and quality standards.</li><li>• Business Development &amp; Marketing team members – to liaise and ensure alignment between sales and marketing strategies to ensure best fit outcomes for clients.</li></ul>
Secondary	<ul style="list-style-type: none"><li>• CRM system (Salesforce) support – to liaise with subject matter experts to ensure the system is continuously improved to ensure more effective processes and data integrity.</li><li>• Business Intelligence &amp; Reporting – cooperate with subject matter experts to enhance client insights capability, organisation wide.</li><li>• Dashboards and workbooks – develop and maintain proficiency using data to improve sales conversion rates.</li><li>• Risk and Compliance – to consult and seek advice on financial / business risks, controls, mitigating actions and response.</li></ul>
EXTERNAL	
<ul style="list-style-type: none"><li>• Clients.</li><li>• Service providers and partners.</li></ul>	

## QUALIFICATIONS AND EXPERIENCE

The candidate needs to have proven expertise in business and technical facets of the role including the following:

- a) Tertiary qualification in Finance, Commerce, Sales or another related field recommended.
- b) More than 2 years' experience within the financial services industry recommended.
- c) RE5/RE1 certification as authorised representative required.

## WORKPLACE HEALTH & SAFETY

The person in this position must adhere to workplace health and safety requirements and policies. Additionally, you are responsible for ensuring that other team members also comply with FinGlobal Group's health and safety standards.

## RISK AND COMPLIANCE

As a key participant in ensuring compliance with regulatory requirements, it is your responsibility to be familiar with and implement the specific requirements related to your role. This includes continuously identifying, analysing, and escalating risks within the team. Additionally, as part of the regular performance review process, you should encourage and recognise open and transparent reporting of errors, as well as behaviours that positively contribute to the desired risk and compliance culture.



## CONFIRMATION SIGNATURES

	NAME	SIGNATURE	DATE
Employee:	<hr/>	<hr/>	<hr/>
Reporting to:	<hr/>	<hr/>	<hr/>
Witness:	<hr/>	<hr/>	<hr/>