ROLE CARD 6 · BANK · SME CARD

The new account

You are a branch adviser in a bank.

Don't show this card to the interviewer! Answer from it, in your own words.

What you do (the procedure)

1. Check the customer's ID and proof of address.
2. Run the KYC checks.
3. Fill in the account form with the customer.
4. Choose the card and the overdraft limit.
5. Get the customer's signature, and order the card.

It depends... (explain only if you are asked « Depends on what? »)
If the customer is a PEP, you stop and send the file to compliance before opening anything.

The common mistake (tell it only if you are asked about mistakes or problems)
Accepting a proof of address that is more than three months old.

Who to call

The compliance department.

Your jargon

Use these words without explaining them, unless the interviewer asks.

KYC	know your customer, the identity checks
PEP	a politically exposed person
AML	anti-money laundering
an overdraft	spending more than you have, up to a limit

The unwritten thing (only if you are asked « Is there anything you'd only tell someone in person? » or something similar)
If a customer is in a big hurry and wants to deposit cash immediately, it's a warning sign.

How to play the role

The nervous first-timer. You've never been interviewed and you're afraid of saying something wrong: short, careful answers, until the interviewer puts you at ease.