

**TERMS OF REFERENCE**

<b>Job holder name:</b>	<b>Designation:</b> Contact Centre Agent
<b>Job grade:</b> 11	<b>Directly reports to:</b> Head of VAS, Marketing and Customer Service Division

**Job purpose**

The Contact Centre Agent is responsible for delivering high-quality customer service by acting as the primary point of contact between T Bank Limited and its customers. The role focuses on addressing customer inquiries, resolving complaints, providing accurate information on banking products and services, and ensuring a positive customer experience. The position contributes to customer satisfaction, retention, trust, and continuous improvement of service quality while ensuring compliance with bank policies and regulatory requirements.

**Key responsibilities:**

- Customer Service & Support:** Provide timely and effective support to customers regarding products, services, and queries.
- Issue Resolution:** Address and resolve customer complaints, ensuring satisfaction and loyalty.
- Customer Feedback Collection** – Gather insights and feedback to help improve products, services, and processes.
- Service Quality Enhancement** – Contribute to maintaining high standards of customer service and experience.
- Process Improvement** – Identify recurring issues and suggest improvements in customer service processes.
- Cross-Department Coordination** – Collaborate with sales, operations, technical, and other teams to resolve customer issues.
- Data Accuracy & Reporting** – Maintain accurate records of customer interactions and provide reports for management.
- Customer Retention & Loyalty** – Support initiatives that enhance customer satisfaction, retention, and engagement.
- Compliance Support** – Ensure that customer interactions adhere to company policies, regulations, and ethical standards.
- Brand Promotion** – Represent the company positively, reinforcing brand image through professional customer interactions.
- Any task assigned by the Head of VAS, Marketing and Customer Service Division.

**Areas of contribution:**

The Bank depends significantly on the quality of service provided by our Contact Centre Agents by enhancing customer satisfaction and service quality, effective complaint handling and issue resolution, improved customer retention and loyalty, accurate customer data and reporting, process

and service improvement through feedback and insights, strong coordination across departments, and positive representation of T Bank Limited's brand and values.

**Complexity & Judgment:**

Assess and prioritize customer issues based on urgency and impact. Exercise judgment in resolving complex or sensitive customer matters. Determine appropriate escalation in line with established protocols. Handle difficult or irate customers professionally and ethically. Apply bank policies and procedures accurately to varied customer scenarios. Identify potential operational, reputational, or regulatory risks and take preventive actions. Make timely and sound decisions under pressure while maintaining service quality.

**Qualification, experience & knowledge required:**

**Qualification:** Class XII passed with a minimum of 55% in Class XII (English + 3 best Subject) & 55% in Class X (English + 4 best Subject).

**Experience:** Fresh.

**Skills, knowledge and competencies:** Strong verbal and written communication skills. Good interpersonal and customer-handling skills. Problem-solving and conflict-resolution abilities. Patience, empathy, and professionalism. Ability to multitask and work under pressure. Attention to detail and accuracy in documentation. Basic understanding of banking products and services. Computer literacy and familiarity with customer service systems.

**Endorsement of the TOR**

Designation	Signature	Date
Job Holder		
Immediate supervisor		
Human Resources		