

# Personal Banker Interview Guide

*Step-by-step interview guide for candidates applying for personal banker jobs*

*From **Jack Groner**, former interviewer at Citibank and at Wells Fargo*

Study conducted in the United States in September 2016 showed that in average, **more than thirty people applied for every single personal banker job opening** in the first half of 2016.

It is **not easy for the interviewers to choose just one person for the job, or a few best candidates**, especially when we consider that most applicants have similar background and experience. They need to conduct a complex interview, consisting of personal, behavioral and technical questions, add a personality test to the mix, and one or two role plays for a few shortlisted candidates.

I have personally interviewed more than three hundred applicants for personal banker roles, and therefore I understand:

- Why the most qualified applicants do not get a job the majority of interviews.
- That most people **focus on completely wrong things in their interview preparation.**
- That everyone can get this job, if they know what to do, and **HOW to do it in an interview.**
- The questions the interviewers use, the answers they expect from the best candidates, and what you should do to **maximize your chances of getting the job.**

I am going to **guide you towards a coveted personal banker job contract**, step by step.

We will start with **some basic things**, such as what attire to choose, how to approach your pre-interview research, and how to deal with a personality test (which is becoming very common in the interviews at US banks).

In the second part of the eBook, we will focus on the interview, the day D.

I will show you how to **present yourself as an ideal candidate for this job**, you will learn what to focus on in your non-verbal communication, as well as in your answers to the questions. And we will have a look at the behavioral questions, and the right way of addressing them.

The third, principal part of Personal Banker Interview Guide is dedicated to **twenty most common interview questions**. You will understand why the interviewers use each and every question, and learn what to answer to impress them.

In the fourth part of the book, I analyze **two role plays** that we have typically used in personal banker interviews at Citi and Wells Fargo. You will learn how to address the role play, what to focus on, as well as how exactly to proceed to the satisfaction of the interviewing panel.

Final part of this book is dedicated to **interview follow-up**.

Once you read through the book, **you should understand what to do before, during, and after your interview**. This should help you to get rid of stress, feel more confident, and at the end get a job you want to have.

You can ask me one question right now:

*Doesn't the recruitment differ from bank to bank, from city to city, from country to country?*

There are some differences, especially if we **compare recruitment in the United States and in Europe**. In Europe, interviews are **more sophisticated**, and the recruitment became scientific, with the psychometric tests. In the US, however, **intuition of the interviewers**, as well as **your ability to sell yourself**, still plays the prime in the interviews.

On the other hand, when a bank interviews a person for a personal banker position, they want ask them interview questions for nurses, or give them case studies for project managers.

**The principles, as well as the questions, are pretty similar every time an institution recruits for this job**, and it doesn't matter if the interview takes place in New York or London, in a bank, or in a recruitment agency.

Once you understand the principles, what the interviewers seek in right candidates for this job, and the questions they typically use, you will find yourself in a best possible position to make a **long lasting impression** and succeed in any interview for Personal Banker position.

Enjoy the book!

**Jack Groner,**

*Former Interviewer at Citibank and Wells Fargo*

*Your Personal Job Interview Coach*

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## I. Before the job interview

*Chance favors the prepared mind.*

Success in a job interview doesn't depend only on your interview answers. Your **non-verbal communication** matters, your **demeanor** counts. **What you know about them, what you wear, and what you bring** with you, all of these little details have some impact on the final decision of the recruiters. Let's have a look at them in detail.

### Pre-interview research – do not forget to do your homework

You will be given a **full training** before starting your job at any banking institution. However, you should still learn something about them the services and products they offer.

I suggest you to **browse their website for an hour or two**, trying to get a good grasp of their portfolio. You should also check **the latest trends and news** in the industry (google for banking portals). This knowledge will help you in the role play, but also the more familiar you will be with the bank before entering their door, the less stress you will feel. We feel better in familiar surroundings. Try to get familiar with them, things will get much easier....

In a typical role play you are supposed to sell a credit card. If you know something about the particular card, the benefits and specifications, it will help you greatly when pitching the interviewer in a role play.

What's more, you should learn something about **working culture, environment, vision and goals** of the bank. This will help you to identify things that **make the bank unique, that make it stand out from other institutions**. Such knowledge will help you greatly when you'll be answering questions about your motivation, or about the reasons why you picked exactly their bank for your place of employment.

**Do your homework, make notes, and read them before the interview. It's an integral part of preparation, that will help your confidence.**

## Interview Attire

In an ideal world, physical appearance and attire of job applicants, as well as personal preferences, would have no effect on the final decision of the interviewing panel.

But **we do not live in an ideal world**. Personal preferences, as well as your physical appearance, do make a difference in an interview.

While it is naïve to believe that good attire can win you a job contract, **it is also naïve to think that wrongly chosen attire can not ruin your chances**.

When applying for a job of a personal banker, you should **dress like the bankers dress in their daily job in that particular bank** (*same style and similar colors*). *Do they wear skirts, or trousers? What about a tie?*

I suggest you to **go to a branch and have a look**, or ask a friend to check it out for you if you do not feel like going.

A scientific study proved that once job seekers stick to the dress code of the institution where they apply for a job (not only bank, any kind of institution), the interviewers have better feeling about them. They see someone (subconsciously) as a good adept to join their team, **just because the colors and style of their dress match the dress code of the company, the colors and style that belong to their corporate identity**. Clever job seeker will use this knowledge to their advantage....

## Personality Tests

Different forms of tests are applied in a process of interviewing financial job applicants. However, for personal banker position, **personality test is typically the only one they use**. Interviewers in agencies can sometimes use IQ tests, but one can not prepare for an IQ test in advance (either you have IQ above 110 or you do not), so it would make no sense to discuss

the IQ test on the pages of this book. Let's turn our focus to the personality test, the exam you can prepare for in advance.

## Form of a test

Typical personality test consists of **fifty statements you should give your opinion to**. You either *strongly agree* with a statement, *agree* with it, *disagree* with it, or *strongly disagree* with the statement in the test.

Let me pick five random statements we used in personality tests at Wells Fargo, when I worked there several years ago.

- *You ignore small mistakes.*
- *It is easy for you to feel what others are feeling.*
- *When someone treats you badly, you ignore it.*
- *You do not like to take orders.*
- *You like to take frequent breaks when working.*

Candidates should choose if they *strongly agreed, agreed, disagreed, or strongly disagreed* with each of the statements (there were fifty statements in total).

While completing the test, you should ask yourself the following question: **What would a great personal banker choose?**

*Would a great banker agree, or disagree with the statement?* This question should be on your mind while completing the test. Let's have a look at it one by one.

### *1. You ignore small mistakes*

While some decision makers, or HR workers, can or even should ignore small mistakes, **bankers should not tolerate any mistake**. One forgotten nil in a transaction can prove costly for the bank or the client. An ideal banker (or ideal applicant for this job) would always tick Strongly Disagree. Needless to say, you should opt for the same choice—at least if you want to get a job.

*2. It is easy for you to feel what others are feeling*

Job of a PB is a **sales job**. A right job **candidate has an ability to recognize the feelings of different customers**, and pitch them accordingly. You should tick “strongly agree” in a test—because that’s what the great bankers would tick.

*3. When someone treats you badly, you ignore it*

**Many people idealize the job of personal bankers.** However, angry, or irate, or stupid people also come to a bank. And they do come on a daily basis.... These people often **treat bankers badly**. This is a reality of a job, however, and you should be ready for the reality. “Strongly agree” would be your answer to this one. You should do so, because an ideal banker would agree as well. They would not be distracted by clients’ behavior, would ignore their bad words.

*4. You do not like to take orders*

Lucky people do not have to take orders. They are their own bosses, or directors, or interview coaches ☺. However, it is definitely not a case for typical employee in a bank. Personal bankers position lies on the **bottom of the bank’s hierarchy**.

You will hardly give orders to anyone, but you will take a lot of them, from both managers and clients. Speaking about a right answer for a personality test, you should choose “strongly disagree” for your answer—since you do not mind taking orders.

*5. You like to take frequent breaks when working*

There is no time to take FREQUENT breaks in work, especially in a bank. Therefore your answer should be “strongly disagree”, since employers expect the right candidate to **work on repetitive tasks for a long time**, without taking that many breaks. Don’t worry, there’ll be a lunch break ☺.

As you can see, it is not difficult to complete this test to the satisfaction of the interviewers. You just have to keep asking yourself what would a good (or an ideal) personal banker answer to each statement. And then you should choose the same answer, regardless of your real opinion or preferences...



*Note: Maybe you noticed that I chose **strongly agree** or **strongly disagree** as an answer. To only agree or disagree with something shows hesitation. You should not hesitate. You should have **clear vision, and know what you want**. That is why you should choose “strongly agree” or “strongly disagree” in the majority of cases. However, if you are not 100% sure about some answers, you can go with the “mild option”, ticking that you just agree, or disagree with a statement in a test.*

Below you will find ten other statements from a typical personality test. Would you agree, or disagree with them in your job interview?

1. *You are somewhat of a thrill-seeker*
2. *Your stuff is often kind of messy*
3. *When you go someplace, you are never late*
4. *You hate to give up if you can't solve a hard problem*
5. *You don't act polite when you don't want to*
6. *You like to be alone*
7. *You have confidence in yourself*
8. *You have no big worries*
9. *You are not interested in your friends' problems*
10. *You would rather work on a team than by yourself*

(Right answers: 1. SD, 2. SD, 3. SA, 4. SA, 5. SD, 6. SD, 7. SA, 8. SA, 9. SD, 10. SA)

Do not be afraid of a personality test. All you have to do is **thinking about the questions from a point of view of an ideal employee**. You should have enough time for this thinking in an interview. Speaking in general terms, great personal banker is *positive about themselves and other people, they are patient, well organized, 100% responsible, focused, mathematical but enthusiastic at the same time, upbeat and a team player. And they are employee, ready to take orders and do what is expected from them in the job.*

*Note: This technique can be applied with every other “normal” form of personality testing. However, if you are confronted with a **strange form of a test**, e.g. one that consists of questions such as “which of these circles is angry” or “which of these colors is the most blue”, there is not too much you can do to prepare for the test in advance.*

*Good news is that companies are ceasing to use weird forms of personality testing, since reporting such a test has always been questionable. If there is a test in your interview, it will be most likely the one with agree-disagree options I just described. Now **you should be ready to deal with it, having a smile on your face.***

## II. In an Interview

There are few more things you need to understand before you enter the room, meet the hiring managers, and start answering their questions. These things relate to your attitude, and interview presence.

### Act, as an ideal banker would act in their daily job.

This is a magical sentence. If you follow this single advice, it will win you many job interviews in your life.

Many job seekers believe that their answers to interview questions decide about success or failure. But if you asked the HR managers, or professional interviewers, about **the real decisive factors in an interview**, they would tell you exactly the same thing I am going to tell you right now:

Your presence, non-verbal communication, as well as your overall demeanor is even more important than your interview answers.

### How can we characterize a great banker?

*An ideal banker has an outgoing personality. They are passionate about their job, like to talk to people. They are a good listener. Good banker definitely keeps an eye contact with the client, is friendly, but acts professionally at the same time. They should have good knowledge of the products and services the bank offers. They should be happy when doing their job. And they should definitely have some sales skills, and dedication to achieve the targets.*

You **should act in the same way in your interview for this position**. What does it mean?

You definitely should:

- **Keep an eye contact with your interviewers.**
- **Be friendly and humble, show respect in an interview.**
- **Have a lot of energy, and display it in your answers.** The interviewer should feel your passion for the working opportunity.

- **Listen very carefully to all** questions, and speak only to the point.
- **Be positive about people, about yourself, about the job you want to get, about the future.**
- **Have some knowledge of the products and services the bank offers** (we discussed this in the previous chapter), and demonstrate this knowledge in the role play.
- **Smile.**

If you follow this advice, interviewers will get the feeling that you have **the right personality for becoming a great personal banker**. And that is something priceless for every bank...

Managers realize that they can always train you to work in specific software environment, or introduce you to some advanced working duties of personal bankers. However, **once you do not have the right personality for this job, you will never become an excellent banker.** Either at their institution, or anywhere else in the world.

**Act, as an ideal banker would act in their daily job. This is the safest way towards a coveted job contract.**

## Perspective of an employer

Most job seekers think only about themselves. Let me show you an example:

When inquired about a reason for their application, they talk about *clean and professional working environment, potential for career growth, good reputation of the job, decent salary, etc.* However, this is a perspective of an employee.

Think about it for a while. Employers are not interested in your career growth, if you feel respected, and if you are happy with your salary. Well, they care—a bit, but at the end of the day they care mostly for their own business....

A small group of job seekers (the successful one) have an ability to **look at things from a perspective of an employer**. They use different answers to the same question:

- *They apply for the job as they believe to be great salesmen, and ready to improve the results of the banking branch with excellent sales numbers.*

- *They believe to bring some value to the team of personal bankers, with their experience, attitude, and skills.*
- *They apply, because they really like the bank, the goals and the working environment, and believe to fit perfectly to this environment.*

Simply they do not talk about benefits they want to gain when working in the bank, but about the **benefits the employer will gain from the employment relationship with them.**

In the next chapter, I will show you great answers to twenty most common personal banker interview questions. These answers do **correspond with the perspective of an employer mentality.**

But it is important to understand this way of thinking before you mock the interview answers, since it should become a part of your mindset. Then you'll be able to construct a good answer even to some unexpected question. Employer first, your benefits second. At least in an interview ☺.

## How to answer behavioral questions

Interviewers ask you about your behavior in various work-related situations from the past. They try to foresee what you would do in similar situations in their bank, should they hire you. Let's have a look at one typical behavioral question:

*“Can you give us an example of dealing with an irate customer?”*

Many times, I heard applicants reply to this particular question:

- *I do not have such an experience.*
- *This is my first job application for any customer service job.*
- *I have never been in that situation.*

All of these answers were bad. Candidates could hardly get positive points for their answers, **because they did not answer our question at all.**

We will analyze and answer specific behavioral questions in the following chapter. However, there is one rule of a thumb you should remember: **Never say that you can not answer a question.**

If you really haven't experienced certain situation, I suggest you to use the following formulation:

- *I have not been in such a situation before. However, if it happened, I would do the following: ...*

This should be your third option. Before deciding to use it, you should think about real situations from the past, or think up one before the start of your interview.

1. **Talk about situation that really happened** to you, and explain your behavior in it (with a positive outcome, e.g. satisfying the request of the angry client).
2. If you thought up some situations before your interview (for example following the sample answers from this book), feel free to use them for your answers to behavioral questions.
3. If you can not recall any situation when confronted with a particular behavioral question, say: *"I have not been in such a situation before. However, if it happened, I would do the following: ..."*

## 20 Most Common Personal Banker Interview Questions

Based on my personal experience with interviewing candidates for personal banker positions, and an advice I got from few other recruiters, I chose and analyzed twenty most common interview questions for personal bankers.

Role play exercises, that interviewers nearly always use are outlined, explained and answered later, in the fourth chapter of this book.

There is a short hint for every question in our list. The hint describes **why the interviewers ask the question, and what you should focus on when answering the question.** Several **sample answers** follow the hints. Feel free to use the answers as an inspiration for your own answers in an interview.

The following questions are analyzed in this book:

1. **Tell me something about yourself.**
2. **Why do you want to become a personal banker?**
3. **Why did you choose our bank?**
4. **Where do you see yourself in five years time?**
5. **This job can be repetitive. What would motivate you to do it well every day?**
6. **Why should we hire you?**
7. **How would you convince the customer to become a client of our bank?**
8. **What are your strengths and weaknesses?**
9. **What do you know about our bank?**
10. **Have you ever worked at a bank?**
11. **Talk about a successful sales experience.**
12. **What characterize a good personal banker from your point of view?**
13. **Give an example of you dealing with an irate customer and what you did to fix the problem.**
14. **Give an example of a time you made a point to go above and beyond with customer service.**
15. **What would you do if you saw a fellow employee take \$100 that belonged to the bank?**
16. **From your point of view, what is the main difference between teller and personal banker?**

17. Describe a situation when you had problems to communicate something to your boss, or to your colleague.
18. What banking products do you personally use and why?
19. What are your salary expectations?
20. Do you have any questions?

## 1. Tell me something about yourself

**Hint:** Interviewers are not interested in your family, or in your free time activities (many job seekers talk about such things). You should **focus on your personality, experience, education, and professional interests**. On the other hand, it is fine to present your outgoing and honest personality, mentioning one of your hobbies, or interest. This is only a warm-up question, so you should not talk much.

### Sample answers:

- *I am twenty years old, I like to spend time with all kinds of people, and I love to socialize. I am keen to learn more about banking industry and finance in general. I graduated from the high school in this city with good marks. In my free time, I like to play sports, learn something new, and spend time with friends.*
- *Hi, my name is Jenni, I am from Toronto. Currently I am looking for a job where I can apply my communication skills and knowledge from my studies. I believe that teller position can be a great start for my career, as I like to work with the computer, and love to meet new people. In my free time I like to read books and go to the nature.*

## 2. Why do you want to become a banker?



**Hint:** To ask *why you chose this career*, or *why teller*, or *why do you want to become a teller*, are some of the typical starting questions in many interviews.

**You should not refer to the past while answering.** To say that you want to be a teller because you studied something related to finances would be like saying you have to do the job, instead of wishing to do it. Therefore **you should speak about the future, your career goals, your motivation and personal preferences.**

**Sample answers:**

- *My ultimate goal is to become a lead banker one day. But before this can happen, I need to understand all the processes and nuances of the daily job in a bank. This is the reason for my application for personal banker position.*
- *Every one of us has some skills and is good in doing something. I am good in pitching people, in uncovering their needs and desires and matching them with banking products. On the top of that, financial products have always be a great interest of mine. People want to do what they do well. That is why I want to get the job of a teller and did not apply for another role.*

### 3. Why did you choose our bank?

**Hint:** You should focus on **personal preferences to the institution**, or the vision and culture of a bank. You should simply focus on something that distinguishes them from their competitors, something the hiring managers are proud of, and happy to hear about.

**Interviewers are not stupid.** They understand that a job seeker would be happy to get a personal banker job in any bank. However, you should do your best to **convince them that their banking institution is your first choice.**

**Sample Answers** (*Bank of America is mentioned as a bank of your choice in the answers*)

- *I fulfill the requirements and believe that I fit the company culture well, from what I have observed as a client of this bank. That's why I prefer to work at Bank of America, and not anywhere else. I submitted applications to two other banks, but I would accept a job here immediately, without interviewing there.*
- *I really like Bank of America. I, as well as other members of my family, am satisfied client of the bank. I believe this bank offers the widest portfolio of products, services and solutions for huge variety of clients. That's why I would love to work here and would be proud of it.*

#### 4. Where do you see yourself in five years time?

Hint: Interviewers ask this question primarily to find out if your career plan matches the possibilities they offer.

In most banking institutions, **exact career growth plan for each entry level job is outlined.** Your answer should correspond with this plan. **Private Service Manager, or Store Manager,** are the next career steps for most personal bankers. One can also specialize further and become a mortgage consultant, or sales consultant.

Hiring is getting expensive and many banks face huge job hoping rates. Therefore you should try to **convince them that you are a loyal employee, that you want to grow with them for many years to come.**

**Sample answers:**

- *In five years time, I would like to have a managerial position in a bank. My plan is to start here as a personal banker, improve my customer service skills, work on my management degree, do a good job, and be promoted in four or five years time.*

- *My goal is to become a consultant in five, or in ten years time. I believe that I can learn a lot in this company, and if I do a good job, and progress with my education along the way, there will be some options.*

## 5. This job can be repetitive. What would motivate you to do it well every day?

Hint: Daily job of a banker really can be repetitive, especially in big banks, where each employee typically carries out limited number of repetitive tasks day after day. Therefore you should **focus on your preference of routine jobs**. Not everyone needs new challenges every day. As an ideal applicant for personal banker job, you should simply say you prefer routine jobs. A good feeling from a well-done work and satisfied clients can resonate in your answer. Alternatively you can say that you do not consider the **job repetitive, if one has the right mindset and attitude in work**.

### Sample answers:

*- To be honest with you, I prefer routine jobs. Once I learn to do things, I do my job well and have good feeling about doing it. Jobs where you have to learn new things every day are not a good choice for me. However, once I learn to do my tasks well, I enjoy doing them and can do them on a high level day in day out.*

*- I focus on relationships. If I enjoy time spent with my colleagues, if I feel like a member of a hard-working team, it will make me happy and motivated to work hard. It does not matter if the job is repetitive.*

*- From my point of view, this job is not repetitive. I know that bankers carry out the same transactions every day. But you get new data every time, there are problems you need to solve, and new clients you talk to. Many different things happen in an office on a daily basis. From my point of view, this job is fun to do. Some tasks may be routine and repeat themselves, but that doesn't make the time in a job boring, at least not for me.*

## 6. Why should we hire you?

**Hint:** Most applicants answer that they have the best qualification, experience, or predispositions. I would not recommend going for such an answer.

First of all, all interviewed applicants meet the basic requirements in terms of experience and qualification. **They would not be invited for an interview if they did not meet them.**

And secondly, you do not know the other applicants. So how could you tell that you have better qualification, or predispositions than the rest of the pack?

Other group of job seekers has a tendency to use one of the following answers:

- **Because I am the best candidate for this job.** *Well, this is general.*
- **Because I want this job badly.** *Interviewers are not concerned about your wants and personal problems. They do not care about what you want, they care about what they want, and need.*
- **I fulfill the requirements for the job.** *All applicants fulfill them. Meeting the requirements is not a reason why we should prioritize you, and not another applicant.*
- **I have no idea.** *If you have no idea, how can we know?*

**There are many bad answers to this question.** But what is a good one?

The right answer focuses on something **unique, the value** you can bring to the institution, you and only you, something that differentiates you from the other applicants for the PB position.

While we can't offer sample answers that will suit you (each of us is different and can bring different form of value to the team), I will list a couple of good answers from other applicants. Hopefully they will inspire your own thoughts and imagination.

### Sample answers

- *I believe in a great importance of personal bankers. They are the one clients meet on a daily basis, the one who decide about their satisfaction, or disappointment. The quality of their job strongly affects the overall result of the bank. Banker is not only someone who should talk to client, and do what they ask him to do. They should strive*

*to uncover their needs, offer them best possible products and services, making them happy in the moment of leaving the bank. From my personal experience, not many people have this attitude in the job. I have it, and therefore I believe to be a really good choice for this position.*

- *I have an ability to uncover needs and desires, and to sell people what they really need or want. This is my hobby, my passion. I study human psychology in my free time, to understand different types of personalities and how to approach them to maximize the chances of closing the deal. I can honestly say that in the last years I did my best to get ready for this job.*

## 7. How would you convince the prospect to become a client of our bank?

Hint: At the end of the day, **business is about turning prospects to clients**. A really good banker is able to pitch a client in a right moment, and convince them into buying something.

If you want to get a job, you simply need to convince the interviewers that you have this ability. But it is not only about your answer to this question. All things you do in an interview matter.... As a good salesman, you should definitely **keep an eye contact with the client and listen carefully**. It's necessary to present these things in an interview, as I explained in the chapter "**Act as an ideal banker would act in their daily job**". Let's have a look at sample answers.

### Sample answers:

- *I would try to uncover the needs of the client and match them with the products or services we offer. After that, I would look for the options to upsell, according to the situation and their needs.*

- *First of all, I would try to create a good friendly relationship with them. Sales are all about relationships. Once I gained their trust, it would be easier to sell them something.*

## 8. What are your strengths and weaknesses?

Hint: This is one of the **most typical interview questions**. Sometimes I have the feeling that interviewers use it just because everybody else does so.

However, **it is not as difficult as many job seekers believe it to be**. In a good answer you should talk about strengths that are related to the job of a personal banker, and about weaknesses that are not related (or at least not much) to this job. One can even talk about a weakness that may be considered strength by some employers and HR managers, for example being overfriendly to customers.

Anyway, you should not claim to have no weaknesses. **We are human. We have weaknesses**. Pick one that is not important for this job, and follow with your efforts to improve. That is what the interviewers want to hear from a great job candidate.

### Sample answers:

- *I have a tendency to be overfriendly. Clients may understand my behavior in a wrong way. I know about this weakness, and I try to be careful in the job, to avoid stupid situations. I consider good computing skills, and an ability to understand the needs of different people, my greatest strengths. I believe they are useful for a PB.*
- *My computer skills are not as good as they should be. However, I attend evening courses and practice a lot at home in order to improve on my weakness. From the strengths, people say that I am responsible. It has never happened to me that I did not finish my work, or came late to job.*

## 9. What do you know about our bank?

**Hint:** You should definitely focus on positives. If you can compliment them, do it. Knowing something about the bank, their corporate identity and portfolio, and talking about it in an interview, you show your motivation and interest in the institution. This can pay big time at the end of your interview....

Interviewers should **feel that you really like their bank**, that you care, that you want to work there, and consider it one of the best banking institutions on the market.

### Sample answers (Bank of America as an example)

- *Bank of America is the most popular and biggest bank in the US. It is widely recognized for its leading online banking services, top notch customer service and friendly personal bankers. I hope to become one of them.*
- *Bank of America is well known with its friendly working environment, good possibilities for career growth and fair system of benefits. It's also my dream place of work. That is what I know about the bank, speaking in general. I have good knowledge about your portfolio, but probably that's not what we should discuss right now.*

## 10. Have you ever worked in a bank?

**Hint:** This question is easy for someone who worked in a bank. If it is your case, just specify the place, time, and position you held. However, what to do if it is your first experience?

You should definitely **be honest**. But to get some points for your answer, you can mention other **related roles you had** (*customer assistance, sales*). You should stress that despite you have not worked at a bank before; you still know what is expected from you. And if it goes about your very first job application, you can mention the **“experience” from “the other side of the table”**, **experience you gained as a client of a bank.**

## Sample Answers

- *I have worked as a personal banker at Wells Fargo for two years. I really liked my job, but our branch was closed. That's the main reason why I apply for a job here, as I would like to continue my career in the same field.*
- *I have never worked in a bank before. However, I have related working experience. I worked as a customer assistant in a shop for two years. I believe I gained the required customer assistance and cash handling experience. The job has also helped me to improve my communication skills.*
- *I have never worked in a bank. In fact, this is my first job application. However, I visit Bank of America quite often, and understand what bankers do, and how they behave. I am also a quick learner and am sure I can be good at this job, even without previous experience in the field.*

## 11. Talk about a successful sales experience

**Hint:** Interviewers use this question in all banks. It **belongs to the most important questions in an interview**, so you should prepare for it.

If you do not have any previous experience with professional selling, you can still give a good answer, citing **an example from your personal life**.

We are selling something all time, aren't we? We are selling our ideas and thoughts to our colleagues, partners, and kids. You can focus on that in your answer. It is good to **stress the lesson you learned** from your successful sales experience.

## Sample answers



- *In my previous job of customer assistant at Boots, I was the most successful sales representative. I always talked to customers, tried to give my honest opinion, advice what additional items they should consider purchasing. It worked well for u,s and my sales kept growing each month. I realized that proactive approach is the best one in sales, and I plan to stick to it in my new role.*
- *I have never worked in the department of sales before. However, I had to use my sales skills when my children were choosing a college. They both wanted to study teaching, what wasn't really the most perspective field. I tried to sell them my idea of studying business and management – which is a field I had wanted to study myself, but never had. I explained them all the benefits the degree would bring them later in life. Finally, I was able to sell them my idea and they both applied for the Business and Management College. (\*You should choose similar experience from your own life, when you succeeded to sell an idea to someone you cared about.)*

## 12. What characterize a good personal banker from your point of view?

**Hint:** Interviewers try to find out if you understand the real role of banker, if you know **what would be expected from you.**

Primarily, you should **focus on sales.** Then you can mention something about good level of **customer satisfaction.**

Anyway, your characteristic of a good personal banker should not consist of their skills, but of the **benefits they can bring to the bank.**

### Sample answers

- *Good banker creates profit for their employer. They are able to sell products to various clients and retain best possible level of customer satisfaction. They should be happy in their daily job, and act responsibly. They should avoid making mistakes in work..*

- *Good banker should fulfill the expectations of their employer, in terms of monthly sales volume, levels of customer satisfaction, as well as other tangible and intangible indicators. They should also enjoy their job, be loyal to the bank, and talk nicely and wisely to all customers. They should have good relationship with other employees, and strive to maintain a positive atmosphere on the workplace.*

### 13. Give an example of you dealing with an irate customer and what you did to fix the problem.

Some people are nice and clever. Some others are irate, stupid, or too clever.... However, as a good personal banker **you need to stay calm and smile all time**, regardless of what's going on. You should be able to **look at the problem from the perspective of a client**, and **get over bad words quickly**. That's what you should focus on when explaining a situation from the past. If you have no experience with irate customers, you can say what you would do if you met one in your job.

#### **Sample answers:**

- *In my previous job at AT&T, I was always confronted with irate customers. People were not satisfied with their invoices. I always calmly explained them, in a simple language, why the numbers differed from their expectations. I spoke in a friendly voice, and even showed sympathy sometimes, if I felt it was necessary. It worked well in most cases, clients calmed down when they understood I wasn't their enemy, just an employee doing her job.*
- *I have never had such an experience, because this is my first job application. However, if it happened in a bank, I would most likely try to understand the point of view of the customer, listening carefully and asking additional questions to identify the real core of the problem. I would definitely not argue with them, since that would only make things worse. Anyway, I count with this behavior in a bank, and irate*

*people would not make me feeling uncomfortable in my job. People are different and we need to accept it as a fact.*

14. Give an example of a time you made a point to go above and beyond with customer service.

Hint: A good applicant for any customer service, or sales position (it is difficult to say if personal banker is more a sales person, or a customer service guy), **should strive to go above and beyond for their customers.** Tell the interviewers that you use every opportunity to deliver an excellent, beyond expected, service to the client.

Your attitude and perspective is more important than the exact situation you'll talk about.

### Sample answers

- *I consider it my duty to always do 110% for each customer. For example I did something more in my last job. Many times I called a friend, expert in the area of electronics, when a customer asked me a specific question, one which I couldn't answer. The customers really appreciated the extra effort.*
- *I always try to exceed the expectations of both my employer, and of the customers. For me it's a matter of personal satisfaction. For example, once I visited a customer at home, outside of my working hours, to explain him and his wife the advantages of our mortgage plan when compared to other products they were considering to purchase. They were a young family, and couldn't make it to the bank in the opening hours, so I decided to visit them in the evening.*
- *I have never gone above and beyond with customer service, because this is my first job application. However, I understand the importance of customer satisfaction in a bank, and will always look for opportunities to deliver exceptional customer service.*

15. What would you do if you saw a fellow employee take \$100 that belonged to the bank?

**Hint:** Due to **background checks** of every new employee, these situations do not occur often. Interviewers do not really try to find out what you would do—they simply **examine your attitude, and mindset**.

The right attitude is this one: Employer plays the prime. Therefore you should say you would report the steal to the manager immediately, regardless of a friendly relationship you had with the colleague.

#### **Sample answer**

- *I would report it immediately to the manager, doesn't matter who the colleague were. Even if they were my superior, or my close friend, I would still report. I am sure your bank has some internal policies for this behavior, so if I get this job, I will be taught how to report stealing.*

16. From your point of view, what is the main difference between teller and personal banker?

**Hint:** Many job seekers say that tellers stand behind the window and handle cash, while personal bankers work on account operations, sitting at desk.

However, **the real difference is that personal bankers are responsible for sales, for finding new clients, and for extending business relations with the existing one**. Tellers simply take care of transactions—that's it, and that's why bankers earn more than tellers do....

You should always **approach your work proactively** (at least when talking about it in an interview) **and have high expectations on yourself** regarding sales. Try to reflect this attitude in your answer.

#### **Sample answers**

- *From my point of view, responsibility for sales lies on the shoulders of personal bankers. Tellers only carry out transactions. Bankers build relationships, upsell and create new business opportunities. This makes the biggest difference between teller and personal banker. It is also the reason why I apply for a role of a banker, as I want to actively contribute to the profit of this branch.*
- *Tellers can be passive in their job, carrying out transactions, waiting what happens. That's not something for me. I am passionate about meeting new people, building relationships and selling banking products. I believe that characterize a banker, and differentiate them from a teller. Personal banker is fully responsible for sales, while teller is responsible only for customer satisfaction.*

17. Describe a situation when you had problems to communicate something to your boss, or to your colleague.

This job can be sometimes stressful, and demanding, and to have good colleagues you can talk to is crucial for a healthy working environment. A good applicant **should like to talk** with their colleagues, and they should strive to **create good atmosphere on the workplace**.

Every time you talk about problematic communication you had with your colleagues, try to stay positive. Nobody wants to hire a person who would talk bad about their colleagues, or a conflict person.

Your **attitude and way of thinking is important**, not the particular situation you choose to talk about. Interviewers simply want to see that you are a **person who strives to maintain best possible relationship** with all people that happen to be in a bank.

### Sample answer

- *In my previous job at STARBUCKS, I had problems with shift manager. I had the feeling that the work is badly organized and therefore the customers are not as*

*satisfied as they could be. My manager had different opinion and believed the low level of satisfaction was caused by lack of motivation on the side of baristas. But that was not true. I tried my best to explain them the problem and gave them concrete ideas on improvement. They were clever, and I thought they would understand. But they did not. I decided to leave the store, as I thought it would be better for everyone. Anyway, our relationship continues, just we do not work together anymore. I wish them just the best in their career at SB.*

- *As it goes about my first job application, I have never been in this situation before. However, I know that communication problems belong to every workplace. What I plan to do is to be totally open and honest about everything with everyone in a bank, so people know what to expect from me. I am also very patient, and I try not to argue with people.*

## 18. What banking products do you personally use and why?

**Hint:** This question offers you a unique chance. You can show **your preference for the bank**, describing their own products that you, or your family members use.

And you can also **demonstrate your knowledge of banking products**, with a wise explanation, one **you would not be ashamed of in your future job of personal banker**.

Most importantly, you should speak clearly, to the point, **and you should stress the benefits the products bring to you as a client**, so the interviewers can **envision you** doing the same thing in your job.

You can find the information about different banking products on the website of the particular banking institution.

### Sample answer

- *I have a checking account and a platinum debit card from your bank, Wells Fargo. You have so many ATMs in this area, and the card works perfectly for my online shopping needs, therefore I chose this product. My parents have a mortgage loan from*

*your bank and are very happy with the flexibility of monthly installments, as well as the option to make extra payments at their convenience. I believe it is one of the best mortgage plans out there.*

## 19. What are your salary expectations?

**Hint:** Salary for personal bankers does not belong to the highest salaries in the country. For example, in the States, personal bankers earn about \$33,000 - \$43,000 per year, including benefits. The exact sum depends on the bank, area, years of experience, and job specifications.

**Many people who have never worked at bank think that bankers earn much more,** but it is not true. You should check the average salary for PB in your country, to avoid **unrealistic expectations.**

What's more, it is always good to **say that the salary is not the deciding factor**, and stress that a good **feeling from a well done job, friendly collective and working in nice environment** matters more to you.

### Sample answers

- *Salary is not the deciding factor. I like the job description, I like your bank, and I would be pretty proud to have this job. But as far as my knowledge goes, average salary for a PB in your institution starts at \$34,000. I would accept that.*
- *According to salary.com, average salary for a personal banker in this location is about \$38,000. However, I do not think about the salary when deciding about my job. I want to work as a personal banker, and I am sure that once I prove myself in job, there will be some room for a raise and promotion.*

## 20. Do you have any questions?

**Hint:** You should ask one or two questions, if they give you an opportunity. Asking a question shows that you care about the job, want to know more, and are still motivated to work for them at the end of the interview.

However, you should not ask about something that was clearly expressed on the job description, or already said in the interview. Good things to inquire about are the **next steps of recruitment process, company culture, working environment, and employee benefits.**

**Sample answers:**

- *Can you tell me something more about the collective of bankers working in this branch?*
  
- *What are monthly sales goals for personal bankers here?*
  
- *What are the next steps of recruitment process?*
  
- *What are the newest security innovations in your bank?*

## Right preparation for the interview questions

As you can imagine, **one can get dozens of different questions in personal banker interviews.** We tried to cover all important subjects, based on the **most updated information and experience.** But after all, interviewers can still use **different wording,** or completely different questions, to **assess the same capacities.** However, it is impossible to list, and to prepare for, all possible questions. If you tried to do so, it would only stress you out, and at the end of the day you would hardly remember a single answer you prepared upfront...

The key to interview success lies in **mastering the right principles and attitudes, those the interviewers seek in the best applicants (and in their answers).** We outlined them in detail in our answers to commonly used personal banker interview questions, as well as in other sections of this book. **Learn from it and master it.**



Once you made it a part of your mindset, it should be easy for you to find a good answer, doesn't matter if the interviewers use the questions from our list, or some other questions. Your interview preparation should be based on understanding the thinking of the interviewing panel, and knowing the attitudes and opinions they seek in ideal candidates for the job. That's the **only possible way to be perfectly prepared**, because after all, nobody can tell all the exact questions they will ask you in the interview. It simply depends on too many factors.

### III. Role play exercises in a personal banker interview

Role play belongs to nearly every single banker interview.

This exercise represents the most difficult part for the candidates, because it is quite difficult to prepare for it in advance.

I remember many “*perfect personal bankers*” and “*perfect sales reps*” from my interviewing experience at Citibank, and at Wells Fargo. These people were well prepared for an interview, and I had a good feeling about them, and about their predispositions for doing the job.

However, once we did a role play, and they were supposed to make a sales pitch, or offer me a credit card, **they completely failed**. It is not easy to baffle the interviewers in role play. Your ability to deal with it reflects the true level of your readiness for the job.

On the other hand, you can learn how to **flourish in role play**. There are three key principles you need to learn in order to be able to **ace a role-play at any bank**. But before we look at these principles, I want to show you an example of two common role plays we used at Wells Fargo, so you know what we are going to talk about:

*Role-play nr.1: Imagine that I am a customer of the bank. I came to deposit some money into my checking account. You are processing the transaction. On a screen of your computer you can see I do not have a credit card yet. Try to use this opportunity to sell me the card.*

*Role-play nr.2: Here is the notepad with a logo of Wells Fargo. Try to sell me this notepad (role play done in a group interview).*

**Interviewer always plays a client of the bank. You play an employee, a personal banker.** In most cases, your goal is to make a sale, or at least to offer a product in a **best possible way**, because after all, if the deal is going to be closed or not does not depend only on the quality of your pitch.

Four important things to remember before you start to stress out:

1. **Interviewers do not expect to hear a perfect sales pitch from you.** First of all, you are not prepared for it, and secondly, you'll be trained to pitch perfectly—if they hire you.
2. **The worst thing you can do is to refuse the role-play, claiming you were not prepared.** If you did so, they would not choose you for the job. **They want to hire people with courage.** Therefore, even if your sales pitch is a bad one, it's still better to try the role play than to refuse doing it.
3. **You should take the role play seriously.** I know it may sound like a stupid thing to do, trying to sell a notepad with a logo of Wells Fargo to some guy in a nice shirt and tie.... However, it doesn't matter how stupid the exercise seems to be, or really is – you should do it with energy, smile and effort.
4. **Banks want to hire self motivated people who can work independently.** You should be able to start this role play without any additional questions, or help from the interviewer.

## Principles you need to learn and remember

Let's have a look at three important principles you need to understand and use to ace your role-play at any bank.

**1<sup>st</sup> principle: You should ask your client some questions, instead of just talking about the product or service you offer them.**

**2<sup>nd</sup> principle: You should always look at things from the point of view of the client. What would they gain if they had this product? How could they benefit from having it?**

**3<sup>rd</sup> principle: You should talk about the benefits of the product, not about the features.**

*Note: I do not know if you understand the difference between features and benefits of something. Let me show you an example, on a Mercedes Benz car.*

*Amongst the features of one model of Mercedes Benz are eight airbags and a new spacious design.*

*Then, the benefits of having them are high level of safety for you and your family, and high level of comfort on your trips.*

Customers do not buy Mercedes Benz because of its “new spacious design”. They buy it, because they want to experience new level of comfort and safety. **People buy things they do not really need, just to enjoy the benefits they’d bring to their life.**

To show you how to use the described principles in role play, I prepared for you two practical examples. Please, find explanations in brackets. (“JA” stands for job applicant; “I” stands for interviewer.)

### Role play example nr.1: Offering a credit card

**I: Task: Imagine that I am a customer of this bank. I came to deposit some money to my checking account. You are processing the transaction. I do not have a credit card yet. Try to use this opportunity to sell me the newest credit card we offer.**

**JA: Sir, while we process your transaction, can I ask you a couple of questions?** (Good start. Client can hardly say “no”, as they have to wait for the transaction to be processed anyway.)

**I: Yes, you can.**

**JA: I see that you do not have a credit card yet. Have you heard about our new credit card program?** (Again, this is a good question. The banker does not ask the client any form of direct selling question that could make him feeling uncomfortable, such as “Would you not mind having a new credit card?” Oppositely, they just offer the client free information, while they are waiting for the transaction to be processed.)

I: No, I have not heard about it.

JA: Okay then, let me tell you a few sentences about it. It is a special program and we can offer this card only to our best clients, who have been with our bank for several years *(compliment is always a good thing in a sales pitch, doesn't matter if true or not)*. It is called a loyalty card program, and it allows you to pay for your purchases in up to \$13,000 dollars without a need of having any money on your checking account. Later on, you can enjoy the lowest interest rates on the market, when we speak about credit cards. Moreover, there are no limitations to the payoffs schedule. Without paying any additional fees, you can payoff the whole debt with a one time payoff, or in monthly installments. It's up to you to choose.

The best thing is that you can have this card for free. If you decide to not use it, you do not pay anything for having it. You simply have this option to use a credit card, just for the case you needed it, but at the same time there is no obligation for you at all. What do you think? *(Personal banker shows the client the benefits of the credit card, such as a financial freedom, no obligation, having something for free, ability to pay the debt back in the installments of their choice, etc. It's the best way how to sell something. On the top of that, it's not a long sales pitch (try to repeat it, it won't take more than one minute of time))*.

I: Thank you, it looks promising. Can you please give me a brochure, so I can have a look at it at home and think about it with my wife?

JA: For sure Sir. I hope you would not mind if I call you in one week, to see how you decided and to answer additional questions you may have. Anyway, your transaction has been processed successfully. Here is your receipt. (A good banker uses every opportunity to close a deal. The client decided to not get the card, but he said he would think about it. That's why a they suggested contacting them later. It is something a client can hardly refuse.)

I: Yeah, for sure. Thank you. Speak to you later.

JA: Thank you Sir, here is the brochure. Have a nice day!

## Role-play example nr. 2: Selling a notepad in front of a group

I: Imagine that we are in a shop and I am looking at some notepads. Try to sell me this simple notepad we have here on the table.

JA: Hello Sir, I see that you are looking at these notepads. Let me help you a bit with your choice. Can I ask you what you are looking for in a perfect notepad? (This is a brilliant opening, as you try to uncover the needs of the client. You will score good points for asking the question in your interview).

I: I am not sure. I am just looking at them....

JA: I see. Well, let me recommend this notepad of the Bank. I also use it, for a couple of reasons. It has a perfect size and it is very light. You can carry it in your pocket, please try it (hand the notepad to the interviewer).

I: Yes, you are right, the size is good.

JA: It is, right? What's more, if we compare it to similar notepads, of the same level of paper quality, this is the less expensive one. I believe it is important, because people typically buy many notepads over time, so price matters. What do you think? (The interviewer can hardly argue with you about the importance of cost effective purchases, so they will agree. ☺)

I: You are right. It seems like a wise purchase. I take one.

JA: Perfect sir, would you want anything else, for example a nice ball pen of the Bank, that fits into a series with a notepad? (Why not try to sell them something else, once you are successfully pitching? Interviewers will love your approach.)

I: Thanks, I want just a notepad.

JA: Okay Sir, here it is. If you do not want anything else, please proceed to the cash-desk. Thank you!

.....

These were two examples of a nicely done role-play in a personal banker interview. **If you stick to it, you should get a job in nine out of ten interviews.**

Of course, your task may differ. They may tell you to sell a credit card, a pencil, a loan, or anything else. But the principles remain the same, regardless of your task in the role play:

1. **Ask questions – like our applicant did it in the example. Elaborate on the conversation with right questions.**
2. **Look at things from a point of view of a customer- present the benefits of the product, in an unobtrusive way.**

To learn to use these principles correctly, I recommend you to **practice a role-play with your friend**. Tell him or her to play the client of a bank. Describe them the situation. Pitch them using the principles defined on the pages of this eBook. Once you practiced it three or four times, **the principles should become a part of your mindset**, and you'd use them automatically in an interview, without a need to think about them. Practice makes perfect.....

While doing the role play in an interview (or practicing it), it is also important to **control your non-verbal communication**. For example, you should keep the eye contact with an interviewer. You should stay calm, not gesticulate too much (it's not appropriate in a position of a banker).

Now you should be ready to flourish in the role play. As you can see, it's no rocket science. Practice it a couple of times, just to feel more confident once the recruiters ask you to do it.

## V. Last Impression and Interview Follow-up

Most job applicants do not use their chance to leave a good last impression in an interview. It is a pity.

Once your interview is finished, you should **thank the interviewer** for their time, **praise them for their efforts** and simply **leave a room in a positive and friendly manner**. That is called *leaving a good last impression*.

Even if you do not have a good feeling from the interview, you should still do it. You should take control of your emotions and leave a room with a big smile on your face.

Last look into the eyes, firm hand shake and good impression can do a lot, especially if the interview is narrow and interviewers undecided. In such a case personal preferences may decide it for you.

What's more, I suggest you **to send a follow up letter, ideally** one day after your interview, if there was no response from an employer.

You can inspire yourself with a following letter:

*Dear Mr. Abc,*

*I want to thank you for giving me a chance to present myself in the interview for personal banker position at XYZ Bank.*

*After the interview with you, I am really motivated to work on this position. I like the vision, goals and ideas of the bank, as well as the working environment.*

*I hope you will make a right decision and wish you all the best in your job.*

*Best Regards*

*Your name*

*Your phone number*

*Your email*

It is always good **to send at least a short thank you note** (you can find countless examples online), in order to demonstrate your interest for the job which lasts after the interview.



Follow up letter can not win you a job contract. But it can help you to get one, or to open doors that lead to other job openings. It is easy to send a letter and you should do it after every interview. Please, do not be like the majority of job seekers.... The majority is screened out, but you want to get a job. **Build bridges, not fences.**

## Final word

Interview for personal banker position belongs to **difficult job interviews**.

One competes against **dozens of other applicants**, all having similar qualification and experience. What's more, interviewers use different forms of questions, such as personal, behavioral, and technical questions, and they often use a personality test and a role play. They do it to get a complete picture of your abilities, and to uncover some important and some minor differences between you and other job applicants.

**However, interviewers are only people, like I and you. They have their desires, like to be praised for their work, and they can not resist hiring an applicant who presents themselves as an ideal applicant for a personal banker job. That's how it really is in every interview.**

If you use the knowledge from this eBook, present yourself in a right way, bring everything with you, provide right answers to the interview questions and flourish in the role play, **they will have no other option to employing you.**

I recommend you to read the entire book once again, mock the answers to interview questions, practice the role play and follow the suggestions, step by step. Doing so, you should be **perfectly ready to ace your interview and get a job of personal banker.**

*Thank you for reading this eBook, and see you in an interview!*

**Jack Groner,**

*Your Personal Job Interview Coach*