Associate Financial Advisor

Be at the heart of industry-leading client relationships

At CIBC, we're building a relationship-oriented bank for the modern world. For over 150 years, we've helped make our clients' ambitions a reality. We've helped them own their homes, build their businesses and secure their financial future. We need talented, passionate professionals who are dedicated to doing what's right for our clients. Help us keep the tradition alive.

Our Associate Financial Advisors form a deep understanding to support our personal banking clients. Working together with a committed team in a dynamic banking centre environment, you'll cultivate a deep understanding of your clients' needs as you recommend simple, personalized solutions that will help them achieve their financial goals.

It's about more than just borrowing or investing. It's about developing a plan for each client's most important life events. It's about building relationships on trust, teamwork and accountability.

Professional experience

A successful Associate Financial Advisor is someone who:

Attributes

- Adapts to change with resilience
- Thinks critically
- Works through solutions resourcefully
- Builds trust through meaningful conversations
- Is self-motivated to achieve goals and mandates

Client complexity

- Develops strong client relationships and works collaboratively with clients to meet client's needs
- Uses accreditation concepts and financial knowledge to provide four-quadrant advice and solutions to clients with low to moderate complexity
- Has the ability to provide advice on day-to-day cash management and credit plans to support retention
- Has knowledge of business products and services

Accreditation

- Has completed the Canadian Securities Course (CSC) or Investment Funds in Canada (IFIC). Certificate of Financial Services Advice (CFSA)/RRC (Quebec) is an asset
- Meets requirements for Canadian Investment Regulatory Organization (CIRO) or Autorité des marchés financiers (AMF) licensing

In Ontario, the Financial Planner and Financial Advisor titles can only be used by employees who hold an approved accreditation from an approved credentialing body, in accordance with the Financial Professionals Title Protection Act and regulations.

Knowledge and experience

- Has 2-3 years of experience providing advice to clients
- Builds strong relationships with clients by understanding their goals and providing solutions to achieve those goals
- Proactively engages clients on a regular basis to discover needs through advice-based conversations
- Explains financial concepts and understands how recommendations connect to client's needs and goals
- Holds effective phone conversations, presents the value of advice and schedules meetings
- Identifies when a client has complex needs and refers to appropriate partners
- Follows all policies and procedures to mitigate risk and avoid fraud
- Has financial curiosity and an understanding of financial markets
- Effectively manages leads and referral tactics
- Identifies business development opportunities through proactive networking and community events

Achieve your career ambitions

Learn more about how we're helping clients plan for the most important things in life