

# Practice In-Tray Exercise

Answers and Candidate  
Guidance Booklet

February 2011

## Answers and Candidate Guidance

---

What follows is an item-by-item account of the main issues raised in the in-tray and recommended actions for addressing them. This aims to demonstrate how providing a broad range of informed ideas and effective actions could address the key issues identified from individual and linked items. This answer models an effective approach for answering the in-tray. This is not intended to be the *only* correct answer – just as in business there is usually not only one correct approach or solution. The length of the answers given are not intended to reflect an ideal answer length – that will very much depend on the number of items and amount of time given.

The answer tackles each item in the order in which it has been presented. An equally effective approach would be to tackle the highest priority items first – since under strictly timed conditions it would then be the lowest priority issues that were left until last (and potentially uncompleted).

You can answer in bullet-points or paragraphs – the important thing is *what* you say, as assessors will be looking to see whether you correctly identified the pertinent issues, and also whether you have clear action plans. The instructions and scenario for each in-tray varies. But the overarching task remains the same – to show an understanding of the issues and an ability to formulate suitable solutions.

Some of the solutions are specific to this in-tray, but some are generic solutions to common relationship and project management issues encountered in the workplace. Hence some of these ideas may be relevant to other in-tray answers – with a little tweaking!

Typically, competencies are used as the underlying measures to score an in-tray. A competency is a set of knowledge, skills and behaviours, such as *Managing Other People*. Assessors marking an in-tray look for evidence in your answer that you are addressing one or more competencies. In the case of this practice in-tray, the following four competencies would be relevant across the set of 13 items: *Analysis and Problem Solving, Planning and Organising, Focus on Quality Solutions, Relationship Management*. These are typical of the type of competencies that an in-tray is likely to measure – even if the competencies themselves are called something slightly different. Try to think about what competencies would be held to be value in the organisation to which you are applying.

Each italicised answer is followed by a Note section highlighted in yellow. These are not part of the model answers – they provide additional explanation(s) of particular issues, alongside any other useful pointers the candidate should consider in their answers.

Item No.	Key Issues and Recommended Actions	Priority By Item
----------	------------------------------------	------------------

- |   |  |      |
|---|--|------|
| 1 | <ul style="list-style-type: none"> <li>• <i>Introduce self to Team.</i></li> <li>• <i>Call HR Manager regarding the vacant Sales Executive position. Establish why this has not been filled.</i></li> <li>• <i>Thank Fred for leaving items for my attention.</i></li> </ul> | High |
|---|--|------|

Note: The organisational chart is a key document showing the names and titles of those colleagues who have completed the items in the in-tray. Use this for reference - throughout the exercise. This will also help establish who you should report to and who is best to delegate to.

Keep the organisational chart on your desk whilst you read the other items for quick reference.

- |   |  |      |
|---|--|------|
| 2 | <ul style="list-style-type: none"> <li>• <i>Call to thank the Branch Manager Sarah for her useful memo and to request a meeting at her earliest convenience this week. Meeting agenda to include a request for more information about the FINCOM visit and how avoid another.</i></li> <li>• <i>Ask Fred Lopez to set and circulate a date each month for the next few Innovation Group meetings; and to coordinate individual diaries when setting the first date since I expect all of my own team to attend the next meeting. Encourage other branch staff to attend by sending a group email; asking for ideas for the next meeting's Agenda.</i></li> </ul> | High |
|---|--|------|

Note: You can see that this item is from the Branch Manager. As such it contains a number of key messages. Address the following once more specific information appears in the in-tray:

- Not to miss any sales opportunities.
- To promote company values (the values themselves appear later in the in-tray).
- To encourage team working.
- To develop the Sales Executives (refer to Item 1 to familiarise yourself with their names).

- 3** High
- *Send group email to team emphasising my confidence – given my own sales experience – that sales can be driven to reach targets and beyond over the next few quarters. Say that I'll be starting weekly and monthly competitions for the top Sales Executive performer with surprise prizes each week/month.*
  - *Email the Branch Manager and the Finance Manager of key trends in the quarterly sales figures. Inform Sarah of my commitment to turning performance around as a matter of priority and seek her perspective on the key team and individual trends (poor performance of Prestige Sales Executives, deteriorating Prestige Team performance, Regular Team consistently just below target, Penny's and Marie's sales consistently above target).*
  - *Ask Fred to obtain the regional and national sales figures from Head Office. Review how Sisley's sales performance compares to regional and national trends - in particular Prestige vs. Regular Customer Sales. Highlight key findings to the Branch and Finance Managers in case they are not already aware of these.*
  - *Establish a regular retail team meeting. Is Monday morning best? Suggest my team send me project status updates in advance of these meetings. Inform Team Leaders that I will deliver a briefing for each team next week, after speaking to individuals personally.*
  - *Ask Fred to set-up weekly one-to-one meetings with Team Leaders starting this week. Also to copy me in when instructing Team Leaders to hold weekly one-to-ones with each Sales Executive.*
  - *Ask Vikram is sales figures currently get reported in more detailed time frames (e.g. weekly or monthly). If not, ask if they can be or ask my Team Leaders to obtain this information from now on. This will be useful to keep a closer eye on sales and will be an early warning of trends.*

Note: Make a mental note that there are no sales figures for the last quarter for Simon Brown.

Rather than conducting a lengthy, detailed breakdown of the sales figures, you need to identify only the trends. You also need to cross-reference your analysis with Item 5 (Team Performance Review) when you come to it. This gives you an informed picture of overall performance.

- 4** Medium
- *Ask Fred to arrange a meeting with Penny to discuss why she thinks Simon Brown left, and any issues that may have caused the deterioration in Simon's sales figures each quarter (Item 3). Investigate Penny's responses, but keep an open mind about the reasons Simon gave in his resignation letter. Also ask Penny if she has any ideas for developing the Sales Executives – stressing the importance of retaining talented graduates.*
  - *Email HR Manager to ask if there was an exit interview, and for their*

*understanding of any issues involved, such as the effectiveness of Simon-Penny's working relationship.*

- *Send group email to assure my team that from now on I will embrace development opportunities for staff, including ensuring that formal appraisals are conducted regular intervals. This is particularly relevant given the responses to "I have a clear career development plan" in item 5.*

**Note:** Remember that your Branch Manager asked you to develop the Sales Executives (Item 2). Providing development opportunities for staff is a key part of such a managerial role.

Make a mental note to look for other evidence of the lack of *mentoring and training opportunities* which Simon mentioned.

Note the date of the letter. It is too late to do anything about Simon leaving now. Also make a mental note that the position has been vacant for 4 months; this will have placed additional pressures on the rest of the Prestige Team.

- 5**      • *Email/telephone HR Manager regarding Opinion Survey results to ask for a copy of the full report. Express concern at the poor results in the areas of team-working and clarity of development plans. Enquire if any plans have been put in place to address each of these issues. Ask to be kept informed of the subsequent survey(s) that are needed. Suggest running a new survey in 6 months' time to monitor the improvement(s) in my team that I'm expecting.*      Medium
- *Email Branch Manager, copying in Area Compliance Officer (Item 12); to show that I am aware of Sisley branch's low scores for the opinion survey question "I always explain the risk associated with any customer investment". Commit to checking that each of my staff are suitably trained in compliance issues, such as needing to explain to customers the risks involved in any investment.*
  - *Inform Stuart and your Team Leaders that weekly one-to-one meetings will be held with each member of my team. The intention being to improve sales and other aspects of performance (e.g. team working and managerial support). Work with Penny and Jim in these regular one-to-one meetings on their respective line management approaches and the need to adapt their preferred styles to different colleagues and customers.*
  - *Ask HR manager to explain the bar graph, high percentages appear to represent 'good' but it would be useful to know exactly what the scale represents.*

**Note:** The Staff Opinion Survey results are for Sisley branch as a whole and any links with other in-tray items concerning the Retail Teams must take account of this larger sample. You need to look for clear results in the two types of statistical output and draw conclusions accordingly. Key trends are:

1. Questions 10, 29 and 57 received higher Strongly Disagree and Disagree total

percentages compared to the Strongly Agree and Agree total percentages. This indicates a lack of training provision, unclear career development plans and many staff not recognising the need to explain investment risks to customers.

2. Mixed results for two questions *My manager coaches and supports me*, and *I fully understand the company values*. Here there is a balance of Strongly Disagree and Disagree total percentages compared to the Strongly Agree and Agree total percentages.
3. Markedly poor results with the Borough Bank benchmark on 3 areas: Teamwork, Development Opportunities, and Line Management. The results for line management are low across the table and graph.

Alongside Items 7 and 11, it's evident that the team working across the two sales teams is poor.

Alongside Items 2, 8 and 13 it's evident that the branch needs to ensure that it improves compliance procedures.

HR are the experts in running such opinion surveys and their buy-in is needed in order to implement interventions.

A range of ideas for improvement is important, but don't forget when making such recommendations that monitoring provides evidence of any improvement.

- |  |            |
|--|------------|
| <p>6</p> <ul style="list-style-type: none"><li>• <i>Ask HR Manager if the HR team can run a half-hour refresher values sessions for the sales teams, since for some of them it may have been a while since completing this after graduate training. The focus should be on what the following values mean to their day-to-day work: Putting Customers First, Valuing Customer Feedback and Working as a Team. "Promoting our company values" was also listed in Sarah's (Branch Manager) email to me (Item 2).</i></li><li>• <i>Also ask HR Manager if - given the Opinion Survey results – he believes another values training session would be worthwhile for other branch colleagues. Suggest that offering a buffet lunch may improve attendance – but run the cost past Vikram since we have to minimise expenditure (item 2). Copy in Branch Manager, who asked me to promote company values.</i></li><li>• <i>Having reviewed on-line graduate feedback it's clear that - unlike Simon's experience at Sisley branch – graduates at other Borough Bank branches have been better supported. Notify Stuart about working with him on the implementation costs for the following popular ideas from other branches: mentoring, job rotations with other branches, and celebrating successes e.g. starting an Employee of the Month Scheme at Sisley Branch.</i></li><li>• <i>Ask in next week's Team Meeting briefings for volunteers to organise monthly social activities and say that everyone needs to prepare some ideas. For example the graduate from the Ilkley branch seemed to rate Friday drinks and</i></li></ul> | <p>Low</p> |
|--|------------|

*their monthly quiz night.*

- *Note that graduates on the scheme get assigned a buddy. This was not apparent from the organogram, so just check with either the graduates themselves (Sales Executives) or with HR Manager that they do indeed have a buddy.*

Note: This item provides a lot of background information but do not be fooled into thinking that it is all useful information.

- 7
- *Noting differing and sometimes aggressive sales performances, this is a good a time as any to ask Team Leaders to ensure that each team member has received the necessary level of compliance training. Otherwise they are to complete the training ASAP. Cover will be made available. Copy in the Branch Manager.*
  - *Commit to each of my team that I will be working closely with each of them over the next few weeks on individual development plans. Ask the HR Manager for any additional information that he has on my team's performance reviews and any formal appraisals that were conducted. This will also help address the failings identified in item 5.*
  - *Send a group email reminding my teams of the need to sell to their own Regular or Prestige customer groups however each team should help each other by looking out for cross-selling opportunities. Emphasise the company value of Working as a Team and the need to maintain a positive attitude towards the other team. State that I will be arranging external team-building events during the next quarter.*
  - *Ask Fred to set-up meetings with each Sales Executive and Team Leader (starting with Penny) over the next week to discuss their last Team Performance Review. Offer each individual more support towards meeting their quarterly sales target. Also, draw on Sales Executive experience to improve individual motivation. In particular when meeting...*

*Penny*

- *Congratulate her positive sales results over the previous 4 quarters (item 3). Highlight the need for increased sales performance from her remaining Sales Executive. Explore Penny's team working ethos, and her attitudes towards working inside and outside her own team. Do this in a non-judgemental way. Emphasise that each member of the team should be committed to the company value of Working as a Team. Investigate the alleged targeting of Regular Customers by the Prestige Customer Team.*
- *Coach Penny towards seeing the benefits of trying a different managerial style - one that is more team-focused and supportive of others - emphasise that her current and any future staff could benefit considerably from her sales expertise. Discuss Penny's previous experience of developing her staff.*

*Establish the importance to her of this aspect of her managerial responsibilities. Suggest that she could benefit from being mentored by another manager (i.e. Paul Manning) who has more experience in this area.*

#### *Shanti Gupta*

- *Praise Shanti for her team-working ethos and say that customers have praised her approach (e.g. Item 13). Link this in to the company values of Working as a Team and Putting Customers First. Delegate to Shanti one of my pet projects to promote Borough Bank's values framework across the Branch – copy in the HR and Branch Managers.*
- *Explore with Shanti whether her approach with colleagues is affecting the need to hit sales targets. Explore Shanti's consistently low performance against target over the last 4 quarters. Stress that one of my key priorities is to provide the development opportunities and managerial support that she needs in order to hit her sales targets. Explain the increased monitoring of sales performance going forward.*

#### *Paul Manning*

- *Congratulate Paul on the consistency of his sales performance and his team's positive results – particularly Marie. Explore his reasons for missing targets over the last 4 quarters. Explain that I have instructed the Prestige Team to focus on selling to their respective customers. Emphasise the need for his team to hit their monthly sales targets and that he needs to set an example as Team Leader (whatever the economic climate). Stress that I'm starting tighter monitoring of progress towards both individual/team sales targets.*
- *Stress that Paul must not neglect Marie's development. Discuss the differences in the ways that he manages Marie compared to Jim. Suggest that Paul applies the same coaching skills that he has used so effectively with Marie to improve Jim Dale's sales performance.*
- *Highlight the potential benefits from mentoring another manager, such as Penny. I believe he is an ideal manager for this role given his extensive experience. Stress that if both he and Penny can be persuaded to work more effectively together then the branch will achieve mutually beneficial goals (e.g. hitting sales targets).*

#### *Jim Dale*

- *Emphasise that I have heard a lot of positive feedback about Jim's drive and enquire about how is finding working at Sisley branch, including closing difficult sales. Enquire about the support and guidance offered by his line manager. Offer my support on any sales-related issues and discuss effective approaches to closing sales. Suggest that Jim learns from Marie as a role model in this area.*

Marie Jones

- *Congratulate Marie on her outstanding sales performance and emphasise the positive feedback left by the previous Retail Manager. Highlight the many career development opportunities for someone with her high potential.*
- *Emphasise to Marie the team-working perspective that makes for an effective Team Leader - discuss what more Marie could do to support the team's sales. Set Marie a development objective of coaching/mentoring Jim to close difficult sales, as this would be a key component of any Team Leader role – the next logical step for her to take in her career. (Don't however send Marie on any Team Leader training courses at this stage).*
- *Update Branch Manager on feedback from my new team. Suggest that if Penny's team-working approach and lack of managerial support does not improve then an alternative approach would be to tie in her sales-based bonus into such behavioural improvements.*

Note: Alongside Item 4, it's evident that Penny has shown little concern for staff development or to supporting her team. To address such an issue you need to involve the HR Dept. who are the experts in such areas as appraisals.

Use the opportunity of going through performance reviews to maximise the use of individual's strengths and to consider how best to address their weaknesses.

- 8
- *Contact customer by letter to apologise for the delay in responding and also for Marie's actions that caused the complaint. Introduce self as the new Retail Manager and state that improving the customer experience is one of my personal priorities. Thank her for bringing this matter to my attention. Reassure the customer that Borough Bank follows all of FINCOM's compliance procedures in full. Say that I am therefore in the process of looking into the matter personally to ensure that it does not happen again. Offer priority service for the customer in future and ask her to contact me personally should she have any questions. Stress that Sisley Branch values all customer feedback and hopes that she remains a loyal customer.*
  - *Ask Fred to arrange a meeting with Marie – to be held subsequent to my introductory meeting with her - to discuss customers that she has sold loans to. Take a copy of the customer's letter into the meeting. Emphasise the seriousness of the customer's threat to contact the financial regulator FINCOM. Ensure that Marie is clearly aware of the need to have explained both products' features in full. Explain that whilst there may be short-term benefits to such sales, such an approach could cost Borough Bank in the longer-term. Instruct Marie to review the records of other customers she has sold the same loan product to and to inform me if there are any other customers who were not informed of the redemption penalty. Review Marie's compliance records, alongside Area Compliance Manager. This will inform the level of further action that needs to be taken with Marie in line with branch procedures.*
- High

- *Speak to Sarah (Branch Manager) to discuss reimbursing either the payment protection charges or early redemption penalty. Bear in mind however that this should be done only for the purposes of avoiding a FINCOM investigation since it is unlikely the cost of doing so would be recouped by having the customer retain their custom.*

**Note:** The date of the complaint is key since it implies that no action has been taken for several weeks. Whilst it is a single complaint but could be indicative of more widespread issues. It also offers you the opportunity to show that you can think broadly about the impact of this and to generate a range of options to minimise its negative impact.

Alongside Items 2, 5, 7 and 11, it's important to ensure that your sales teams are strictly following all the bank's compliance procedures. To do so they need to have received the appropriate levels of compliance training.

- |          |  |                |
|----------|--|----------------|
| <b>9</b> | <ul style="list-style-type: none"> <li>• <i>Ask to meet with the Marketing Manager (Mohammed) to discuss the marketing focus on Prestige Customer products. Seek Mohammed's feedback on increased marketing of Regular customer products in future i.e. more office displays of Regular customer product literature.</i></li> <li>• <i>If Mohammed agrees, look to swap some of the Prestige marketing with Regular marketing in the near future. Speak to Penny about this to explain the reasoning and keep her on-side.</i></li> <li>• <i>Discuss in meeting with Branch Manager the needs of Regular and Prestige customer segments. Given the economic downturn and the sales figures, suggest increasing the focus on Regular customer sales (and possibly product development). Cite that part of the fall in Prestige Customer sales could be due to the economic downturn.</i></li> </ul> | Medium<br>/Low |
|----------|--|----------------|

**Note:** With email chains you haven't seen before it's a good idea to start reading at the bottom and work upwards. Note the dates and times of this string; it was almost three weeks ago and the responses came in fairly quick succession.

- |           |   |        |
|-----------|---|--------|
| <b>10</b> | <ul style="list-style-type: none"> <li>• <i>Arrange a date for the next Innovation Group Meeting (if not already done from item 2).</i></li> <li>• <i>Ask Team Leaders in their one-to-one meetings about their individual attitudes towards Innovation Group Meetings. Express surprise at the low attendance of the last meeting and look for ways to overcome any obstacles to attending (Demotivation? Lack of cover?). Chair role to alternate at future meetings between the two Team Leaders, with agenda compilation and note writing responsibilities to be the responsibility of the other Team Leader.</i></li> <li>• <i>Add to the agenda for the next meeting expanding on the following ideas:</i> <ul style="list-style-type: none"> <li>- <i>Sisley Branch to hold competitions for the best ideas to improve business</i></li> </ul> </li> </ul> | Medium |
|-----------|---|--------|

*performance and for the most innovative new product ideas.*

*- Running focus groups with other branches to establish what is working well there.*

*- Inviting Retail Managers from successful branches to present.*

- *First on the list of things to discuss at the next meeting is the complaints from Prestige customers., as this is important and went un-actioned at this meeting.*

*- Sisley Branch to hold competitions for the best ideas to improve business performance and for the most innovative new product ideas.*

*- Running focus groups with other branches to establish what is working well there.*

*- Inviting Retail Managers from successful branches to present.*

- *Ask Paul to:*

*- Present the finding of his review of competitor Websites at the next Innovation Group Meeting.*

*- Work with his Sales Executives on running a session at next week's Team Briefings on customer complaints and the correct procedures for dealing with these.*

*- Produce a list of costs and pros/cons of his sales initiative ideas, and ways for differentiating Borough Bank products from competitors. Sign-off those networking opportunities that incur minimal expenses. Not those that appear unlikely to generate sales leads e.g. online group of banking professionals.*

- *Suggest that Penny works up a business plan for assigning personal bankers to each Prestige customer, and presents this to the Branch Manager. Have both Team Leaders work together on implementing this initiative once signed-off.*
- *Email Branch Manager stressing the urgency of signing off the Sales Executive recruitment campaign – say that you have already spoken to HR (copy in Finance Manager).*

**Note:** Check the times, dates and attendances of meeting minutes to understand the context. This one was about a month ago, it lasted only 1 1/2 hours and only a few people were in attendance. Notice there was no representative from the Prestige team, so it could become one-sided.

Note these meetings are monthly so we are due another soon. Bear this in mind when organising the next meeting (responses to item 2).

Use the opportunity of developing an Innovation Group agenda to show that you can generate some innovative ideas of your own.

Take the opportunity to evaluate the networking opportunities that are listed – rather than suggesting that all or none should be progressed.

- 11**
- Ask Fred to arrange a joint meeting with Penny and Paul – subsequent to individual meetings. In meeting discuss the Saturday queuing problem and associated issues of poor team working. Outline the seriousness of each issue, particularly that customers were not being served. Emphasise the importance of effective team working across the Prestige and Regular Customer teams. Ask the Team Leaders about branch procedures in this area. Ensure that both are clear about both teams collaborating next time.
  - Delegate to Penny and Paul a joint project to implement a reward system for positive teamwork in their sales teams.
  - Discuss with both Team Leaders the positive contributions made by graduates.
  - Empathise with Penny's lack of time to attend training. Stress that compliance training is essential and that the long-term benefits will pay off for her. Confirm that they have attended the compulsory Technical Compliance Training Accreditation Level 3. Suggest that each consider sitting FINCOM's professional compliance qualifications as part of their career development plans.
  - Notify the Branch Manager and Operations Manager that I am aware of the queuing problem dating back to that Saturday. Having spoken to both Team Leaders about the poor communication that day, reassure them that such poor customer service will not be repeated now that I am Retail Manager. Suggest that if there were additional Saturday staff, then this would allow my sales teams to focus on sales.

Medium

Note: Alongside Items 1, 3 and 10, it's evident that there is a staff resourcing issue due to the gap in the Prestige Customer team.

Recognise the missing Procedures Manual and attitude towards compliance training reinforce the need to update staff's compliance training. (Refer to Item 12 answer).

- 12**
- Each member of my team to attend a compliance training course if they have not done so in the last 3 months. Instruct Fred to send all requests within the next 2 days in order to guarantee places. Also ask Fred to obtain course dates from the training department as they say "available upon request". The dates will be required in order to schedule into people's diaries.
  - First priority are the Compliance Training Sales Accreditation courses which are compulsory for Sales Executives to have completed (to Level 2) and for Team Leaders to have completed (to Level 3). Seek agreement from the Branch Manager for each member of retail team to receive some additional compliance training – to serve as refresher sessions.
  - Second priority is to book additional training courses for Team Leaders: Making Mentoring Work (Penny and Paul) and Managing Staff- The Borough Bank Way (Penny).
  - Third priority is to assign Sales Executives to the most suitable additional training

Medium  
/High

*courses: Talking to Customers With Confidence (Shanti and Jim); Understand All That Your Customer Needs (Shanti); and Making Mentoring Work (Marie).*

- *Send group email to retail team promoting FINCOM's training courses that are recognised as a professional qualification and offer to pay for these. Copy Branch Manager in. Investigate the numbers needed to justify running the FINCOM professional qualification courses at Sisley branch.*

**Note:** There are many compliance issues raised throughout the in-tray. This training workshop memo is a good opportunity to enhance compliance performance and other on-going areas for improvement. Thus you need to:

- Detail what your plans are to address this broad skills/training issue in the short- and long-term.
- Show that you have considered the "bigger picture" and, as the Branch Manager pointed out in Item 1, the need to avoid another visit from the financial regulator *FINCOM*.
- Make decisions based on linked items i.e. that several members of staff require a form of compliance awareness training.

- |           |  |                |
|-----------|--|----------------|
| <b>13</b> | <ul style="list-style-type: none"><li>• <i>Email both Team Leaders to inform them that I am prioritising compliance issue across the branch. As a contingency measure, before additional training is conducted, I would like them to monitor their respective team's sales procedures more closely than usual. Ask for their opinion about linking any future compliance breaches to the bonus system.</i></li><li>• <i>Email Branch Manager and Operations Manager to highlight that:</i><ul style="list-style-type: none"><li>- <i>Saturdays are proving to be a pinch point for staff manning the Enquiries Desk and for managing customers in the queue. Recruitment of the Sales Executive would help in this area. Discuss whether improved branch procedures may be needed and/or improved communication of the existing procedures.</i></li><li>- <i>Paul's idea of having personal bankers assigned to each Prestige customer would reduce the number of customer complaints about waiting times.</i></li></ul></li><li>• <i>Forward the Operation Manager's Memo on to Paul Manning. Suggest that he use some of the customer comments to support his presentation of top sales initiative ideas to the Branch Manager.</i></li><li>• <i>Ask Fred to speak to Paul Fellows to get an idea of how recent these comments are. Since there are no dates on the comments, it is possible (but unlikely) they are out of date and since been addressed.</i></li></ul> | Medium<br>/Low |
|-----------|--|----------------|

**Note:** There are no dates for these customer comments but since Fred has left it for your attention you can assume they are relevant

Demonstrate that you are willing to use such customer feedback to challenge the way that things have been done previously. Whilst also recognising that not all the feedback falls within the remit of a Retail Manager's sales-focussed role.

Many of the issues raised by this last item will link to previous Items and hence issues that have already been dealt with. Whilst the queue problem was raised previously in Item 11, this issue is here escalated to the attention of the Branch Manager given that it's now known the Enquiries desk was also unmanned.

More potential compliance issues surface in this last item (Prestige Gold Card, student overdraft facilities). Again, group these issues alongside your Item 11 answer.