

Position Title:

Head of Retail Credit

Key responsibilities:

- Specialist making a significant contribution to the delivery of the credit risk strategy and results in country;
- Responsible for management of all credit decision for full credit lifecycle of Business Banking, Auto and Mortgage;
- Ensure credit policies and procedures for Auto and Mortgage are market competitive and compliant with regulatory and Group requirements.
- Develop a strong team culture and ensure recruitment maintains the required skillset and experience;
- Ensure collections processes are consistent, effective, efficient and best in class;
- Manage the internal and external relationship with regulators and auditors for all aspects of retail credit risk management;
- Highlight any areas of concern or emerging trends in terms of deteriorating credit quality, market / economic trends or reduced profitability across any of the portfolios;
- Provide leadership, direction, career and succession planning to all staffs;
- Identifies and executes well considered opportunities that will result in improvements or adaptations of business practices;
- Maintain internal control standards, including the timely implementation of audit points together with any issues raised by external regulators;
- Maintain cost discipline, rationalise and consolidate risk expenses and manage all the budgets within plans.

Key requirements:

- Excellent understanding of banking's credit risk, collection, product, finance and financial markets and also UOB overall business dynamics, particularly Retail Banking;
- Establishing credit guidelines and policy for the line of business;
- Strong leadership skills for constantly changing credit risk environment;
- Experiences in working with auditors, regulators and compliance;
- Expertise in project management, talent management, good interpersonal skills and influencing;
- Fluency in English required.