

Position Title:

Vice President - Credit Policy & Portfolio Management

Key responsibilities:

- Develop and maintain policies to ensure consistency with the overall risk appetite of UOBV PFS Loans business. Ensure full compliance of country policies with SBV requirement and UOB Group Policy & Framework.
- Review, provide expert advice and concur all credit programs and/or paper for UOBV PFS Loans Portfolio.
- Collaborate with Business and Product to balance risk and reward in all credit programs to maximize Risk Adjusted Yield.
- Support business growth and portfolio optimization through constant review and effective formulation of portfolio policies including devising test programs to seek profitable customer groups with acceptable risk profile.
- Provide advisory influence on new business origination, portfolio management, risk appetite and targeted portfolio setting for UOBV portfolio.
- Spearhead UOBV credit bureau usage and strategy to support overall Portfolio Management & Strategy.
- Develop and execute effective portfolio segmentation and strategy to achieve overall Risk Discipline Framework as approved by Senior Managements.
- Manage collateral risks and related policy standards.
- Undertake adhoc projects for UOBV in line with Group Retail Credit Collective Agenda and Group CPPM Collective Agenda.
- Take full ownership of credit policy rules in Decision Management System (DMS)

Key requirements:

- At least 3 to 5 years with relevant experience in Banking.
- Strong interpersonal, team work and analytical skills.
- Good communication and writing in English.