

Position Title:

PFS Credit Analyst (SO)

Key responsibilities:

- Perform credit risk assessment for retail lending products;
- Analyse and recommend credit applications to the designated credit authority;
- Ensure all credit processes are in compliance with the bank's policies and regulatory requirements;
- Actively provide feedback on process for improvement and on gaps of credit policy if any
- Support on the MIS generation and consolidation;
- Other tasks assigned by line manager.

Key requirements:

- University degree in Finance, Banking or relevant disciplines;
- Minimum 2 years of credit lending approval experience preferably with broad exposure to retail lending products;
- Able to take initiative in improving approval process and service delivery;
- Strong analytical, communication and interpersonal skills;
- Good command of both spoken and written English.

- Knowledge of SQL, Data Warehousing, BI, Data Modelling with experience in Big Data a strong plus
- Advanced knowledge and experience in CRM platforms, campaign management platforms, A/B testing, and web analytics such as Adobe Analytics,
- In depth knowledge of digital banking, banking products and the overall industry a strong plus
- Good written and verbal communication skills and demonstrated success presenting strategies and concepts in a clear and compelling manner to cross-functional stakeholders that persuades action
- Excellent stakeholder management and project management skills
- Innovative thinker with ability to work and thrive in a dynamic, team-oriented environment
- Able to interpret analytical data and marketing data synergistically with marketing communications
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