



ÆON CREDIT SERVICE

Assistant Manager/ Manager – Credit Assessment

Job description:

- Manage and oversee the credit processing operation, developing strategies and action plans for operation process improvement, ensuring productivity and management control by constantly reviewing, developing and providing automated support for credit evaluation activities.
- Provide in-dept credit evaluation, mitigation and recommendations to enable decision-makers to formulate well-informed decisions with the objective to protect quality and satisfy customer's needs.
- Provide constructive input and feedback to sustain quality portfolio by early detection of weak credit.
- Conduct process gap analysis and provide constructive feedback and lesson learnt recommendation to improve credit underwriting standard and process.
- Responsible for developing and reviewing of credit guideline and policy governing credit card assessment that is aligned to credit risk concern and company business direction from time to time.
- Ensure that all reports and proposal required by management are produced in timely and good quality manner.
- Evaluate competency of credit personnel for training requirement and support.

Requirements:

- Possess Bachelor Degree or professional qualification such as CCP or any related discipline.
- Minimum 5 years relevant working experience preferably in banking / financial institutes with at least 1 year management exposure.
- Result-oriented with ability to develop and grow the department through intensive monitoring and mentoring.
- Strong analytical skills in credit and credit risk assessment.
- Good in project management methodology (scoping, scheduling, budgeting) including project risk management and project financial management.
- Good written and communication skills, analytical minded with sense of accuracy.
- Good and balanced business acumen.
- Applicants should be Malaysian citizens or hold relevant residence status.