

Credit Officer

Reference	JC-2451
Department	Risk - Credit
Work time percentage	100%
Location	Lugano or Geneva
HR contact	https://emea2.softfactors.com/job-opening/rstOnax-xtulrS6WLxnC31mFlj#/?lang=en
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Job Description

The Credit Officer will be offered with a stimulating and varied activity in a dynamic professional environment and will be responsible for the Risk-aware and business-sensitive credit assessment and approval of Lombard loans; for the Definition, review and approval of special loan-to-value ratios for financial assets and portfolios; and Assessment of complex credit transactions, involving multiple jurisdictions, debtors and collateral structures.

Main responsibilities

- Factual and well-documented decision-making within granted credit authority, in adherence to the risk appetite and credit policy of the Bank.
- Assess credit transactions and recommend decisions as well as risk-mitigating actions to the relevant credit authority level.
- Review and recommend improvements to credit procedures and processes.
- Proactively identify and report watch-list cases and other credit issues.
- Review legal, cross-border and compliance aspects of credit transactions in cooperation with internal specialists and external advisors.
- Contribute to an effective monitoring process by timely initiating and executing margin calls and close-outs.
- Promote a collaborative team culture and share knowledge, experience and best practices with colleagues.
- Promote a strong risk-awareness within the Bank and improve coordination and communication with other credit centers and subsidiaries.

Skills and experience

- University education in Economics or Finance;
- Professional experience as Credit Officer or Credit Analyst;
- Excellent Swiss banking and regulatory knowledge;
- Financial analysis skills and ability to analyze asset and portfolio risks (participation to CFA/FRM program considered an advantage);
- Experience in Islamic Financing is an advantage.
- Fluent in English (written and spoken);
- Ability to communicate and debate in a well-structured, logical and concise way;
- Negotiation skills and solution-oriented approach;
- Entrepreneurial thinking and ability to work under pressure;
- Team spirit;
- Capacity to adapt in a new environment.

Our company

EFG Bank is the Swiss private banking subsidiary of EFG International. Headquartered in Zurich, it has an international network spanning Europe, Asia Pacific and Latin America, and manages assets for private clients all over the world. The bank's services comprise asset management and investment counselling, investment funds, securities brokerage, estate planning and a full array of banking services. EFG Bank offers a stimulating and dynamic work environment.

Application

Should you wish to apply for this position, please send your complete job application by email to

<https://emea2.softfactors.com/job-opening/rstOnax-xtulrS6WLxnC31mFlj#/?lang=en>

We will only respond to applications with a matching profile.