



Head of Retail Credit

Roles and Responsibilities

Principal Accountability

- Responsibility for the quality of the Consumer Credit portfolio and management of the Credit Life Cycle in aggregate, which comprises of the following
 - Product Planning
 - Credit Initiation
 - Account Maintenance
 - Fraud Management
 - Analytics and Modeling
 - Collections & Recoveries strategy
- Responsible for developing and adhering to business mandate and scale triggers for all products
- Credit Risk accountability into product reviews / new products
- Setting of Consumer Credit Risk appetite for both Consumer loans and Home Loan portfolio
- Responsibility and accountability for Consumer impairment budget
- Policy formulation / circulars - owner of the Consumer Risk policies and Procedures and Manuals
- Developing and review of Portfolio modeling
- Analysis of management Information with appropriate recommendations to the BAGL Risk team
- Liaison with other Group functions
- Initiate, agree and monitor Collection and Recoveries strategies
- Accountability for all Consumer Credit scorecard design, implementation and review
- Input into senior Consumer Credit Risk staff Performance development
- Sampling responsibility to ensure credit quality is maintained
- Agree and be responsible for all change initiatives for Consumer Credit Risk

Main Responsibilities:

- Ensure the highest standards of credit quality through the sanctioning, sampling and application of best practice to credit proposals, and maintenance of these standards throughout the Retail Coverage and Credit Teams.
- Review and Implementation of credit policy and processes. Feed into business and credit policy development.
- Ensure adherence to Lending discretions with appropriate delegation to the Retail Credit and Credit Operations Team.
- Exercise personal judgment and discretion in the evaluation and approval/decline of credit proposals.
- Responsibility for personal & team adherence to governance, compliance and lending portfolio controls. Ensuring audit outcomes are satisfactory backed by conformance to policy and procedures including proactive management of agreed responsibilities for Data Integrity.
- Maintain interactive relationship with relevant BAGL Risk/Business/Operations/Conformance Teams.
- Challenge pricing and profitability models in order to maximize value. Ultimate sign off at customer level remains with Business.
- Design, implement and maintain generic strategies for appropriate remedial action on poorly performing accounts in the portfolio
- Work in partnership with the Consumer Director to ensure that the local credit team proactively anticipates & responds to (and seek to exceed) the expectations of customers. Always looking to add value.
- Develop a strong Risk/COO/Consumer Business partnerships
- Represent Retail Credit Risk in all forums where Credit Risk is directly or indirectly impacted.
- Develop a highly motivated team maintaining excellent relationships within own team and wider business to ensure achievement of business goals.
- Consider the training and development needs of the team and support the development and implementation of solutions.
- Act as a role model and drive proactive application of Banks Behaviors throughout the team including establishment of common goals and objectives.

- Ensure effective performance development and succession planning for the team.
- Ensure effective target operating model and design in line with BAGL Risk TOM

Educational Qualifications

- Post Graduate Degree or equivalent business experience, desirable
- MBA, Mathematical or financial qualification

Experience Requirements

- Comprehensive technical credit skills
- General commercial/industry awareness
- Working knowledge of risk management policies, procedures & pricing
- Working knowledge of Group policies and strategies relative to the credit function
- Product knowledge
- Detailed understanding / fit of the vision for Risk
- Detailed understanding of the Bank's policies on Employment/Redeployment, Equal Opportunities and Health & Safety
- Working knowledge of local country structure and strategy
- Leadership and performance development of a team
- Managing risk and reward
- Risk management background

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