



JCB Finance Ltd is a specialist asset finance company with portfolio balances exceeding £1 Billion

Office-based Role: an excellent opportunity to join an established brand

Honest, Enthusiastic & Hardworking

We have a vacancy for a **Credit Risk Underwriter** based at our office near Uttoxeter, Staffordshire, reporting to the Head of Credit Risk.

Job Description

- Assist the Head of Credit Risk in underwriting major facilities and credit lines
- Underwrite and recommend proposals up to £750,000 (upon achieving competency in this KRA)
- Co-ordinate corporate credit reviews in conjunction with the sales team
- Occasional travel in the UK
- Assess incoming proposals for new business according to SLAs and credit policy
- Assist with Credit Risk department compliance audits, upkeep of documents and testing
- Recommend ideas for continuous improvement to facilitate automated decision-making
- Maintenance of records and databases
- Compliance with credit policy and training requirements including Anti-Money Laundering, Data Protection Act, etc.

Person Specification

- Excellent customer service and admin skills
- Excellent communication skills
- Excellent analytical skills, numerate, accurate
- Confident, team worker, with the ability to work under pressure
- Computer literate – Microsoft Office as well as in-house credit scoring applications (training will be provided)
- Previous experience of financial analysis and a good understanding of lending risk management
- GCSE English and Maths (minimum C/equivalent), two A levels minimum. Finance, banking or credit industry qualification or part-qualification would be an advantage or willingness to undertake a relevant professional qualification with company support

Excellent Pay & Benefits Package

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| <ul style="list-style-type: none">• Competitive basic salary depending on experience• Performance-related discretionary bonus scheme• 37.50 hours per week, 5 days – Mondays to Fridays.• 25 days holiday plus Bank Holidays (plus 5 service days upon eligibility)• Pension scheme (employer contribution 15%) | <ul style="list-style-type: none">• Subsidised private healthcare scheme• Private dental scheme• Gym facilities• Employee personal and home loans (eligibility criteria apply) |
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To apply please download an application form and return to humanresources@jcb-finance.co.uk or by post to Human Resources, JCB Finance Ltd, The Mill, High Street, Rocester, Staffordshire, ST14 5JW.

Closing date: Monday 3 February 2020

Employment is conditional upon satisfactory pre-employment checks and eligibility to work in the UK. JCB Finance Ltd is authorised and regulated by the Financial Conduct Authority (Firm reference number: 708332)

Credit Risk Underwriter 0120