

Senior Credit Risk Analyst

Remuneration:	R500000 - R700000 per month cost-to-company
Location:	Cape Town
Job level:	Mid/Senior
Type:	Permanent
Company:	Ad Talent Africa

Who are we:

A leading retail business.

Who are we looking for:

We are looking for a competent and driven Senior Risk Analyst who will be exposed to all aspects of the credit lifecycle: acquisition, marketing, account management and collections.

What will you do:

- Primary tasks include :
 - Establishing optimal credit risk policies and limit calculations
 - Analyse current strategies
 - Building A/B testing strategies
 - Defining rules to manage exposure based on customer performance
 - Assist the project manager, business analyst, system development and IT teams to design solutions that sets the business up for future success
 - Engage in a consultative role with the Marketing and Collections operational teams to streamline their mandates
 - Produce monitoring reports
- Other:
 - Mentoring and up-skilling of junior analysts
 - Ensure the business is compliant with regulations and external data providers i.e. credit bureaus

What do you need:

- Five years' experience
- Degree with Mathematics/Statistics or equivalent (essential/advantageous)
- Advanced computer literacy skills with a high proficiency in SQL or SAS and Microsoft Excel
- Experience in all areas of the credit lifecycle
- Proven experience with scorecards and analytics
- Knowledge on how credit risk scorecards are built and experience in assigning risk strategies on risk groups

derived by scorecards

- Present data to demonstrate conclusions gained from analysing data
- Able to query and interpret data quickly and clearly
- Self-motivated driver of performance
- Great at finishing projects and disciplined in meeting deadlines
- Strong problem-assessment and decision-making ability
- Attention to detail with a methodical approach to work
- Able to regroup and re-organise when priorities shift
- Generate ad-hoc reports and analytics
- Ensure professional relationships are established and maintained with colleagues, customers and external vendors
- Comfortable working in a team to assist on other key projects in the Customer Management Services team

Skills required:

- Balanced scorecard
- Credit risk
- Data analysis

Posted on 23 Apr 16:37, Closing date 23 May

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See also: [Accountant](#), [Data Analyst](#), [Bookkeeper](#), [Analyst](#), [Sales Analyst](#)

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