

DenizBank AG is part of the DenizBank Financial Services Group and the Emirates NBD as one globally successful group of companies. As an Austrian universal bank with branches in Austria and Germany, DenizBank AG addresses its customers with innovative and tailor-made products and has thus established itself as a strong financial partner for its customers.

For the further expansion of the business success we are looking for personalities, who rethink banking and continuously raise it to a new level.

We offer the following position at the earliest possible start:

Retail Risk Policy Expert (m/f/d)

Location: Headquarters in Vienna | Employment type: full-time

Your tasks:

- Defining, maintaining, and optimizing the Retail Credit policy based on data-driven decisions and/or test-and-learn outputs
- Proactively monitoring and managing credit limits and credit limits assignment logics
- Proactively proposes improvements and optimizations to the risk-relevant processes and portfolio
- Supporting the Retail Credit Policy implementation in the Decision Engine
- Defining proper reporting and monitoring on Retail risk-relevant KPIs
- Monitoring the KPIs of the credit life cycle, informing relevant stakeholders about the development and material identified risks
- Participating in the product development process and ensuring that risks are identified, mitigated, measured and controlled
- Supporting the implementation of legal and regulatory requirements for the risk management system
- Supporting the coordination with third party vendors such as Credit bureaus

Personal and professional competencies:

- 3+ years of professional experience in retail risk management at a bank or financial institution, ideally with reference to a German credit card or buy now, pay later business
- Experience in analytics (reading data, understanding logical interdependencies)
- Retail credit experience throughout the credit life cycle
- Excellent communication and collaborative skills
- High commitment and initiative, as well as very good analytical skills
- Fluent English language skills

What you can expect from us:

- Insights into the structure and processes of the banking business and the opportunity to actively improve them
- Varying tasks in a motivated team
- Career and development opportunities
- Nice benefits: canteen/lunch vouchers, voluntary pension fund, employee events, home office etc.



Minimum gross wage in accordance with the collective agreement if the minimum requirements are met: **EUR 3.110,77 /month** with willingness to overpay depending on professional experience and training.

All job advertisements are aimed at all genders in the interests of equal treatment. If you feel addressed by this job offer, we look forward to your written application with CV and letter of motivation by e-mail to jobs@denizbank.at

