



Are you **interested in financial markets and retail risk management**? Then your place is with us!

As part of Raiffeisen Centrobank AG, the Raiffeisen Digital Bank offers digital-only cash loan product exclusively online, using a modern and secure application for mobile devices. We are a team of professionals with a start-up culture in charge of one of largest digital innovation projects in our banking group. We have plans to build new digital banking end-to-end customer journeys and plan to roll the service out across multiple CEE countries. We are looking for a motivated and experienced candidate who supports our **Retail Risk Management** team in Vienna as a

CREDIT POLICY AND UNDERWRITING MANAGER (F/M/D)

YOUR RESPONSIBILITIES

- Be part of retail credit risk team responsible for the whole retail credit risk life cycle in an end-to-end digital lending customer journey
- Manage the credit risk policy for our unsecured retail loan product in Romania
- Improve our automated underwriting processes including third party solutions integration
- Define functional credit risk requirements for our lending product backlog
- Formulate requirements and supervise integration of Credit bureau and other 3rd party service providers in the Romanian market

YOUR QUALIFICATION

- At least 2 years of retail credit risk management experience in consumer lending in Romania
- Knowledge of retail credit underwriting process including Credit Bureau and ANAF
- Experience in managing retail credit policy strategy
- Analytical as well as risk-related technical / IT solutions skills
- Proactive and result-driven approach with attention to detail and quality
- Fluent in English and Romanian

OUR OFFER

- A minimum salary of gross EUR 37.312,10 p.a. according to the collective agreement for employees of banks and bankers. We have a clear willingness to overpay, and you can expect an appropriate payment depending on your concrete skills and experiences.
- Relocation service including an accommodation paid for one month and EUR 3.000,00 as a one-time payment for relocation purposes
- A modern, centrally located office in the 3rd district with a view over Stadtpark, canteen, possibility to work from home as well as many other benefits.

We are proud to be an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to age, ethnicity, race or colour, national origin, religion, political or other opinion, sex, sexual orientation or disability.

apply NOW!

Please note that – due to data protection – we will only be able to consider applications through our **JOBS PLATFORM**. Further information and vacancies on our website: www.rcb.at/en/careers.

ABOUT RAIFFEISEN CENTROBANK

Raiffeisen Centrobank AG (RCB) is the competence center for certificates and equity trading in Austria, with a strong regional focus on Central and Eastern Europe (CEE). As a pioneer and market leader in the field of structured products RCB offers a broad range of certificates for all market situations and customer needs.

In addition, RCB is a relevant market maker for equities and equity derivatives in the German-speaking area as well as in CEE. As largest domestic market maker at the Vienna Stock Exchange the bank provides liquidity for the Austrian Prime Market. RCB is a subsidiary of Raiffeisen Bank International AG.

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Visit our website

www.rcb.at

Raiffeisen Centrobank AG

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We are looking forward to your application.

Jobs at

 **Raiffeisen
CENTROBANK**