



You are looking for opportunities within a **digital business field**? Then your place is with us!

As part of Raiffeisen Centrobank AG, the Raiffeisen Digital Bank offers digital-only cash loan product in Poland 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 candidate who supports our Retail Risk Management team in Vienna as a

## CREDIT RISK POLICY AND UNDERWRITING ANALYST (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
- Analyse and improve credit risk policies and processes in the field of consumer lending
- Define detailed functional requirements for a lending product backlog in matters associated with credit risk management including the creation of epics and user stories
- Improve our automated underwriting processes incl. third party solutions integration
- Close cooperation with our risk and business colleagues at RCB and RBI

### YOUR QUALIFICATION

- At least one year of retail credit risk management experience
- Experience in managing retail credit risk strategy and retail underwriting processes
- Preferably risk-related technical / IT solution skills
- Proactive and result-driven approach with attention to detail and quality
- Fluent in English, fluent in Polish or 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. Don't be irritated, we will agree on your actual salary, which will reflect your qualification and experience, together in a personal interview.
- 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.

### 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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### Raiffeisen Centrobank AG

Member of RBI Group  
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We are looking forward to your application.

**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](http://www.rcb.at/en/careers).

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