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# Example of Credit Products Job Description

Our company is growing rapidly and is hiring for a credit products. We appreciate you taking the time to review the list of qualifications and to apply for the position. If you don’t fill all of the qualifications, you may still be considered depending on your level of experience.

## Responsibilities for credit products

* Ownership of the annual review procedure aimed at documenting and ensuring efficiency of annual review completion
* Highlight and escalate any credit writing deficiencies noted upon completion of annual reviews and make proposals to avoid such deficiencies going forward
* Liaise with auditors (internal and external) and compliance representatives in routine reviews of files and annual reviews
* Work with Credit Origination Specialists to ensure appropriate documentation of follow up correspondence with clients where breaches have been identified as a result of annual reviews
* Build and execute the delivery of credit marketing strategies throughout the WMI business, develop credit referrals, create viable and appropriate structural credit solutions, and negotiate pricing, terms and other conditions
* Manage risk/reward, pricing of transactions, ROE, and profitability of transactions
* Assist in the Credit department’s business development activities, and the development of policy and credit products to meet the needs of clients and the business
* Support the growth and development of the credit book and ensure the appropriate documenting of all credit facilities as per guidelines and approvals
* Deliver internal credit correspondence, including eTRs, the ongoing risk analysis of the borrower and the transaction, BRR assessment and credit recommendation
* Ensure transactions remain within approval guidelines, maintaining high quality risk profiles and performing portfolio reviews and reporting

## Qualifications for credit products

* Proven track record of communicating effectively internally within the organization and with customer groups
* In-depth knowledge of the mortgage and retail credit industry including the applicable regulations and guidelines within
* Thorough understanding of customer segmentation and management techniques
* 10-12 years of proven experience in the affluent product management, partnership development or asset procurement and management space
* Entertainment or travel industry experience an asset
* Major in marketing is a plus