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# Example of Retail Credit Job Description

Our company is growing rapidly and is searching for experienced candidates for the position of retail credit. If you are looking for an exciting place to work, please take a look at the list of qualifications below.

## Responsibilities for retail credit

* Working with Senior Manager, Premium Reward Card Products responsible for product planning, setting growth objectives and managing KPI’s
* Prepare and analyze monthly cardholder financial statistics including identification of business trends and variances
* Support development of business cases for new initiatives
* Work with Senior Manager, Premium Rewards Cards to develop strategies, business reviews and annual plans for Premium Rewards card segments
* Recommend additional reporting and analysis to drive strategies and business growth
* Maintain and foster relationships with business partners including Private Banking
* Hold a credit delegation and approve deals outside of credit analysts delegations managing deal escalations
* Responsible for research required for credit decisions
* Optimize profitability of the Credit Cards, Personal Lending and Auto Finance portfolio through the design, implementation and monitoring of effective risk strategies and policies across origination and account management activities
* Support the business targets for profitable growth while ensuring appropriate risk mitigation strategies are in place to maintain overall portfolio

## Qualifications for retail credit

* Proven leadership, decision making and judgement skills
* Strong verbal and written communication skills to report complex outputs and findings in a concise and comprehensive manner
* Hold a degree in Commerce / Business (preferably with majors in banking/finance)
* SAS literacy
* Experience on credit decision engine / scorecards will be considered a plus
* Experience on lending via digital channels will be considered a plus