

## Credit Manager - International Banking Team, ISB (UAE Nationals)

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Company: HSBC

Location: United Arab Emirates

Category: healthcare-practitioners-and-technical

## Credit Manager, IBT (UAE nationals only)

**0000K1KR**

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International Subsidiary Banking (ISB) is Commercial Banking's international proposition which aims to provide banking coverage to the subsidiaries of Commercial Banking (CMB) customers within the Large Corporate and Mid- Market Enterprise segments. The International Subsidiary Banking strategy is to provide consistent, in-depth and dedicated coverage across the HSBC network with the end goal to deepen our relationship with our customers. The ISB business is a significant contributor of revenue to CMB and consists of a network of dedicated bankers across more than 60 countries. We are currently seeking a high calibre UAE national to join our team as a Credit Manager, IBT based in Dubai.

In this role, you will:

- Manage end-to-end credit application process including preparation of credit applications based on thorough analysis of the financial reports, research, and other data sources / market intelligence.
- Be responsible to assist Relationship Manager (RM) and deliver on CDD related process for respective portfolio.

- Closely work with the RM to increase revenues from existing and new to bank clients.
- Assist the customer draw on the HSBC group network by working closely with other CMB sites and product groups like Global Trade and Receivables finance (GTRF), Global Banking & Markets (GBM) and Global Payments & Solutions (GPS).
- Structure appropriate credit facilities for the customer.
- Maintain a proactive and appropriate calling program to service clients, ensuring senior management and key stakeholders for clients are contacted regularly.
- Adopt and ensure fully effective utilization of all tools and systems provided by the bank to assist in service and sales delivery.
- Keep abreast of external factors influencing international business , economic, cultural, geographical, procedural, and regulatory requirements.
- In discussion with RM, develop effective strategies to manage customer relationships, anticipate customer needs and provide a superior quality service to position HSBC as the market leader in this segment.
- Assist RM to ensure timely and accurate maintenance of customer information, including Know your Customer (KYC) requirements, in Group systems.
- Establish an effective working relationship with Risk Management teams, in order to validate the accuracy of the customer risk profile and ensure sustainable asset growth.
- Deliver a high-quality service by owning customer engagement, striving for excellence in all interactions with (prospective) customer or other professionals, and always acting according to the highest professional standards.
- Monitor and manage robust controls in order to ensure credit risk and other risks are adequately mitigated and appropriate timely action taken to minimize losses to the Bank.
- Keep abreast with sustainability and assist RM to identify, lead and deliver sustainability solutions supporting clients in their transition journey.

#### Requirements

To be successful in the role, you should meet the following requirements:

- Proven ability, with a successful record of accomplishment in risk management, operational and regulatory, credit analysis and judgmental lending.
- Knowledge of the Commercial Banking market both globally and specifically relating to the local environment, including the competitive landscape, with a detailed knowledge of competitor propositions.
- Honed analytical skills with a strong emphasis on credit and operational risk.

- Excellent interpersonal skills with a particular emphasis upon inspiring, influencing and negotiating in dealing with customers and colleagues.
- Commercial mindset
- Understanding of local operating markets and their corresponding span(s) of control within assigned country.
- Graduation degree is a must – to secure a UAE Visa and Work Permit

For further details and application information please visit our careers site, searching under reference number **0000K1KR** .

You'll achieve more at HSBC.

HSBC is committed to building a culture where all employees are valued, respected and opinions count. We take pride in providing a workplace that fosters continuous professional development, flexible working and opportunities to grow within an inclusive and diverse environment.

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