United Arab Emirates Jobs Expertini®

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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If you're looking for a career that will unlock new opportunities, join HSBC and experience the possibilities. Whether you want a career that could take you to the top, or simply take you in an exciting new direction, HSBC offers opportunities, support and rewards that will take you further.

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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