

ROLE: Credit Analyst

REPORTING TO: Credit Manager

JOB DESCRIPTION

Credit analysts assess and make decisions about customer credit applications using a range of criteria including purpose of application, credit viability, and customer payment history and customer credit-worthiness. The Jr. Credit Analyst will also provide support to the Credit Risk team by completing reporting requirements associated with the file requests and other related credit functions.

RESPONSABILITIES

- Contributes to develop healthy business. Contributes to provide a first customer level service.
- Emission of recommendation for credit files and ratings according to credit approval process in the required format, contributing to develop healthy business by keeping the risk under control. Annual Vendor Review together with sales department.
- To analyze financial information and assess creditworthiness and risk involved in requests received through the SG vendor program within delegated authority and within the timescales considering SG internal procedures and in accordance with the rules of AMLO and KYC.
- To process and approve credit applications within current personal credit limit and to prepare a full credit analysis for credit proposals presentation in the credit committee and/or in RISQ/RBA.
- To control priorities according to Vendors and maximum response times.
- To clearly identify financial risks and/or others risks associated to the transaction (equipment, structures, etc).
- To check the accuracy of the financial information required for the study of applications.
- To perform verifications in different external and internal databases and complete the information system with the appropriate data to ensure the correct identification of all the parties involved in the application in accordance with the rules of KYC and AMLO.
- To Participate in the administrative daily workload as the scanning of all credit documents.
- To update credit ratings according to SG policies, carefully checking that all customers have their SGOR or equivalent before proceeding to sanction new exposures.
- To improve the effectiveness of the credit risk department tasks focusing on increasing automation. To participate in the transformation philosophy of the Company.

COMPETENCES AND SKILLS

- Bachelors degree in Economist or Business and Administration.
- Competence in reading financial statements and cash flow modelling. Demonstrate experience in analyst and accounting skills, and knowledge in risk analysis.
- High level user of Microsoft Office suite.
- Fluent level of English.
- Analytical, autonomus and proactive person with the ability to work effectively under pressure and with critical deadline. Attention to detail. Problem solving and teamworking skills are also essential.
- Outstanding business writing skills and impeccable written and oral communication abilities oriented to a proper customer Service. High motivated t o clear SG Risk culture and to begin a Carrier in SG Group.