



CREDIT OFFICER

Banque Havilland (Liechtenstein) AG offers traditional Private Banking Services to High Net Worth Individuals and families across the globe. The Bank is committed to providing clients with a highly personal and professional service in all aspects of its operations. The success of this strategy is ensured through our team of highly dedicated employees who contribute to a strong service and client oriented culture.

We are currently looking for an experienced **Credit Officer** to join our entity in Liechtenstein.

Key responsibilities

- Analyse incoming credit requests and prepare applications for the credit committee
- Identify and analyse the risks inherent to the proposed transactions, and express your opinion on which approach to adopt to facilitate the decision-making
- Determine appropriate lending structure for the individual transactions in close cooperation with front office and Credit/ Legal Departments in our headquarters in Luxembourg
- Administration of the loan portfolio including processing, booking and filing of approved lending transactions
- Monitor and periodically assess outstanding lending transactions and check compliance with undertakings, covenants, etc.
- Monitoring of performance, counterparty risks and collateral position on individual loan and portfolio level
- Tailor and refine legal documentation with the support of internal and external legal counsel
- Participation in internal projects related to the continuous improvement of the above activities and the general operation of the bank and its credit department

Minimum profile requirements

- Team player with strong analytical and communication skills and highly service-oriented
- Degree in Legal, Finance, Banking, Economy or Business related studies
- Minimum of five years professional experience in private banking credit and strong knowledge of asset backed loans, mortgage loans and Lombard loans
- Hands on approach, working autonomously, quality oriented and in a timely manner
- Sound understanding of financial markets and products
- Ability to work under pressure and manage multiple tasks simultaneously
- Good knowledge of MS Office applications and common financial information systems
- Fluency in German and English is mandatory (written and spoken), any additional language will be an asset

If you are interested in taking on this challenging opportunity, please send your application per:

E-MAIL: HR@banquehavilland.li

OR

PER POST: BANQUE HAVILLAND (LIECHTENSTEIN) AG

Austrasse 61

LI-9490 Vaduz

The information you provide in your job application will be treated confidentially at all times and will only be disclosed to employees involved in the recruitment process.