

# Credit Officer Structuring Team

Banque Havilland 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.

**The Bank's aim is to enable individuals and families' wealth to safely thrive, to help them fulfil their goals and realise their ambitions for themselves and for the next generations.**

We are currently looking for a **Credit Officer - Structuring Team (permanent contract)** to join our headquarter in Luxembourg.

The Credit Officer is in charge of the structuring, execution and monitoring of lending transactions and the daily administrative tasks related to the credit activities and portfolio under her/his responsibility. Hierarchically, the jobholder is under line management of the Group Head of Credit.

## Key responsibilities

- Analyze incoming credit requests and prepare credit applications for approval by the Credit Committee and other decision bodies, in accordance with the prevailing Credit Policy;
- Identify and analyze 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 legal counsel;
- Manage the credit documentation process, hereunder coordinate drafting of credit documentation with support from internal and/or external legal counsel;
- Regularly monitor and assess lending transactions, performance, counterparty risk, collateral position and check compliance with undertakings, testing covenants, etc.;
- Support the preparation of reporting to decision bodies, auditors, management and board;
- Provide support and advice to front office and management on credit matters, in line with the prevailing policies, procedures and guidelines etc.

**You have**

- Minimum of three years professional experience in private banking credit and sound knowledge of asset backed loans, mortgage loans and Lombard loans;
- Preferably having a degree in Finance, Banking, Economy or Business Administration related studies;
- Sound understanding of financial markets and products;
- Professional behaviour, diplomatic, good attention to detail and a willingness to learn;
- Good knowledge of MS Office and common financial information systems (e.g. Bloomberg).

**You are**

- Team player with strong analytical and communication skills and highly service-oriented;
- Hands on approach, working autonomously, quality oriented and in a timely manner;
- Able to work under pressure and manage multiple tasks simultaneously;
- Fluent in English and French (both spoken and written).

**We offer**

Located in bright and modern offices in Kirchberg-Luxembourg City, Banque Havilland was founded in 2009 and currently employs around 240 employees from all over the world. The Bank has presences in Monaco, Liechtenstein, London, Dubai, and Zurich. We offer a pleasant and collaborative working atmosphere in a truly multicultural environment.

We believe that diversity & inclusion contribute towards increasing the collective performance of the bank. We are committed to creating a culture of inclusion that encourages individual development with equal opportunities for all.

We value empowerment, fairness, integrity and diligence, and your personal development is our priority.

If you are interested in taking this challenging opportunity, please send your application (cover letter, CV, supporting references) to the following e-mail address: **careerbh@banquehavilland.com**.

**Only shortlisted candidates will be contacted by our HR team.**

The personal information you provide in your job application will be treated confidentially at all times and will be processed in accordance with the applicable data protection law, in particular the General Data Protection Regulation (GDPR).

In compliance with the law of 23rd July 2016, the selected candidate will be requested to provide a criminal record (section 3).