



## PR/094877 | Head of Retail Risk

### Job Information

**Recruiter**

JAC Recruitment Vietnam Co., Ltd

**Job ID**

1549525

**Industry**

Bank, Trust Bank

**Job Type**

Permanent Full-time

**Location**

Vietnam

**Salary**

Negotiable, based on experience

**Refreshed**

July 8th, 2025 17:15

### General Requirements

**Minimum Experience Level**

Over 3 years

**Career Level**

Mid Career

**Minimum English Level**

Business Level

**Minimum Japanese Level**

Business Level

**Minimum Education Level**

Associate Degree/Diploma

**Visa Status**

No permission to work in Japan required

### Job Description

#### Company and Job Overview

JAC's client is a leading bank in Asia, looking for a Head of Retail Risk position.

Location: Ho Chi Minh City

#### Job Description

- Head of Retail Risk is a senior management-level position responsible for accomplishing results through the management of a team or department to monitor the retail bank portfolio (Secured and Unsecured Assets) and to identify opportunities to enhance credit performance of the retail bank portfolio. The overall objective of this role is to lead the management of the retail bank's portfolio exposure to client effectively.

#### Job Responsibilities

- Lead and develop a team of risk analysts and manage complex/critical/large professional disciplinary areas.

- Lead risk financial forecasting efforts, including designing and maintaining complex credit loss and financial risk forecasting models, conducting cost of credit analyses, and monitoring product trends to identify key areas of risk-opportunity.
- Develop, test, optimize and implement credit/valuation policies.
- Manage risk levels for the entire credit/valuation spectrum across multiple products and retail formats consistent with program financial goals.
- Track and report on initiatives, performance results, emerging trends and opportunities for senior management.
- Establish cross-functional partnerships and networks to support the execute cross- functional and business initiatives.
- Appropriately assess risk when business decisions are made, demonstrating particular consideration for the firm's reputation and safeguarding, its clients and assets, by driving compliance with applicable laws, rules and regulations, adhering to Policy, applying sound ethical judgment regarding personal behavior, conduct and business practices, and escalating, managing and reporting control issues with transparency, as well as effectively supervise the activity of others and create accountability with those who fail to maintain these standards.
- This job description provides a high-level review of the types of work performed. Other job-related duties may be assigned as required.

#### Job Requirements

- Bachelor's degree/University degree or equivalent experience. Master's degree preferred.
- 10+ years of experience in credit risk management or equivalent training & leadership or management team skills.
- Experience in the financial services industry is preferred.
- Demonstrated accountability for delivery of a full range of services to one or more businesses/geographic regions.
- Consistently demonstrate clear and concise written and verbal communication.
- Proven negotiation skills are often used at a senior level.
- Demonstrated ability to synthesize, prioritize and drive results with urgency.
- Ability to obtain support and buy-in across a wide range of internal and external audiences.

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#### Company Description