



PR/095289 | Head of Portfolio Management (Cards Product)

Job Information

Recruiter

JAC Recruitment Vietnam Co., Ltd

Job ID

1563113

Industry

Bank, Trust Bank

Job Type

Permanent Full-time

Location

Vietnam

Salary

Negotiable, based on experience

Refreshed

November 25th, 2025 22:00

General Requirements

Career Level

Mid Career

Minimum English Level

None

Minimum Japanese Level

None

Minimum Education Level

Associate Degree/Diploma

Visa Status

No permission to work in Japan required

Job Description

Company and Job Overview

JAC's client, a leading local bank, is looking for a Head of Portfolio Management (Cards Product) position.

Location: Hanoi/Ho Chi Minh City

Job Responsibilities

- Oversee the full customer lifecycle for the bank's card portfolio, focusing on driving usage, spending growth, EOP balance, and profitability.
- Lead strategies to boost portfolio revenue and manage risk across all card products, including loan-on-card offerings.
- Develop and implement loan programs such as loan-on-phone, balance conversion, and EMI plans.
- Design usage campaigns to encourage targeted spending behavior.
- Manage merchant partnerships, including acquisition, joint promotions, and brand visibility.

- Drive customer activation and retention efforts, analyze attrition, and launch engagement campaigns.
- Establish and manage the Portfolio Management Channel, ensuring campaign effectiveness, operational excellence, and compliance.
- Handle end-to-end execution of portfolio programs, from design to updates.
- Conduct portfolio analysis and reporting on performance, usage, balance, attrition, and yield.
- Coordinate with internal teams to finalize annual budgets and KPIs.
- Lead a team of 16, providing strategic direction and performance oversight.
- Support additional tasks as assigned by the Retail Banking Board and CEO.

Job Requirements

- Bachelor's or Master's degree in Economics, Banking, Finance, or a related field.
- Minimum 10-12 years of experience in the Card Business, preferably with exposure to portfolio management in an established local or international bank.
- Proven experience in leading teams, achieving business goals, and managing operations.
- Strong expertise in card products, portfolio management, and financial analysis.
- Excellent commercial mindset with strong negotiation and planning skills.
- Effective communicator and leader with high energy and problem-solving ability.
- Strategic thinker who works well both independently and in cross-functional teams.
- Fluent in English and able to perform under pressure, manage multiple tasks, and travel when required.

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Company Description