



Credit Specialist

Job Information

Hiring Company[Cargill Japan LLC.](#)**Job ID**

1564503

Industry

Food and Beverage

Job Type

Permanent Full-time

Location

Tokyo - 23 Wards

Salary

6 million yen ~ 7.5 million yen

Refreshed

December 10th, 2025 00:00

General Requirements

Minimum Experience Level

Over 6 years

Career Level

Mid Career

Minimum English Level

Fluent

Minimum Japanese Level

Native

Minimum Education Level

Bachelor's Degree

Visa Status

Permission to work in Japan required

Job Description

Job Purpose and Impact

- The Professional, Credit job performs a range of moderately complex activities to minimize credit risks in support of the organization's financial stability. With limited supervision, this job prepares credit reporting and performs credit research and account management initiatives in compliance with organizational and regulatory standards. This job also helps develop, recommends, and implements the controls and policies that ensure financially sound credit decisions are made in the organization.

Key Accountabilities

- CUSTOMER ACCOUNTS: Handles customer accounts, including tracking account status, following up on overdue accounts, and assessing customer portfolio risk.
- CREDIT ANALYSIS: Synthesizes and interprets findings on credit trends, profitability, economics and collections activities to propose recommendations for credit decisions.
- DATA MANAGEMENT: Maintains accurate and updated records of credit related information, including customer profiles, credit limits and payment terms, with a focus on accuracy and compliance.
- CREDIT REPORTING: Prepares and distributes detailed credit research and reports to support account decision making, including researching credit history and applying credit knowledge to propose acceptable credit lines and

payment terms for new customer and supplier accounts.

- **COLLABORATION:** Collaborates with cross functional teams to resolve moderately complex credit related issues and disputes, applying advanced problem solving skills and a customer centric approach.
- **RISK MANAGEMENT:** Identifies potential sources of loss and prepares estimates of potential financial consequences to minimize the company's credit risk.
- **CREDIT CONTROL POLICY:** Provides inputs in developing and implements credit control policies and procedures, applying professional knowledge to minimize credit risks and optimize cash flow management.
- **INDUSTRY EXPERTISE:** Stays abreast of industry trends, regulatory changes, and emerging best in class industry standards in credit management, proactively finding opportunities for continuous improvement in processes, risk mitigation and credit operations.

Required Skills

Qualifications

- Minimum requirement of 2 years of relevant work experience. Typically reflects 3 years or more of relevant experience.

Preferred Qualification:

- At least 7-8 years' experience in credit assessments.
- Satisfactory level of computer skills, including AS400, Excel and Word.
- Knowledge of Trade Practices Act and Credit Act
- Knowledge of basic accounting Principles
- Able to interpret, analyse and read both balance sheet and profit and loss statements of limited companies, partnerships, and trusts.
- Negotiation skills to be of a high standard.
- Excellent Communication skills & should be able to read, write and Speak English & Japanese (default)
- Ability to communicate effectively across all levels both verbally and written across all levels of both internal and external customer businesses.
- Ability to prioritize tasks and action oriented.
- Ability to work with limited supervision.

Company Description