



## PR/094695 | Head of Retail Risk Center (Expat)

### 募集職種

#### 人材紹介会社

JAC Recruitment Vietnam Co., Ltd

#### 求人ID

1536413

#### 業種

銀行・信託銀行・信用金庫

#### 雇用形態

正社員

#### 勤務地

ベトナム

#### 給与

経験考慮の上、応相談

#### 更新日

2025年04月30日 15:56

### 応募必要条件

#### 職務経験

3年以上

#### キャリアレベル

中途経験者レベル

#### 英語レベル

ビジネス会話レベル

#### 日本語レベル

ビジネス会話レベル

#### 最終学歴

短大卒：準学士号

#### 現在のビザ

日本での就労許可は必要ありません

### 募集要項

#### COMPANY OVERVIEW

JAC's client - A top Local Bank is looking for Head of Retail Risk, Banking (Expat).

Location: HCM City, Vietnam.

#### JOB RESPONSIBILITIES

- Oversee comprehensive risk management for a wide range of loan products, including retail mortgage loans, secured business loans, car loans, cash loans, credit cards, overdrafts, BNPLs, consumer and household business lending, all acquired through digital channels, third-party sourcing.
- The key objective is to set up a best-in-class risk management platform covering framing of overall and specific policies including product programs, policy and execution of credit initiation (underwriting), collection and debt recovery, fraud risk management as well as analytics necessary to support the risk management function. The role will also be responsible for recruitment, training and development of personnel at all levels to create a sustainable risk management team. The key aim is to optimize credit costs for maximizing profit.
- Products: Participate in the whole product development lifecycle, maximizing risk/return balance, identifying market opportunities, refining customer targeting tactics, and ensuring timely market launches.
- Underwriting: Monitor and update retail underwriting techniques, run champion-challenger tests, get field feedback for strategy improvement, balance approval time and rates, and detect fraud in applications and transactions.

- Portfolio management entails overseeing and immediately adjusting credit portfolios, conducting stress tests, establishing effective early risk triggers, and managing all elements influencing portfolio quality, such as changes in customer profiles, sales channels, incentive schemes, debt collection, and recoveries.
- Analytics: Use application, behavioral, propensity, and other scorecards, cluster portfolios, and advanced analytical tools to discover movements in consumer categories and make forward-looking projections.
- Efficiency: Constantly enhance the lifetime cost of credit, cost of risk against return, single account profitability modeling, asset pricing, and collateralization.
- Innovations: Direct the application of AI and GenAI technologies.
- Customers can be profiled utilizing data from social networks, digital footprints, mobile operators, gamification, and app usage.
- Compliance: Lead Advanced IRB projects, calibrate PD/EAD/LGD, and ensure adequate loan loss coverage in accordance with IFRS 9 and local accounting requirements.
- IT: Consult on IT architecture for mass lending, credit decision-making platforms, and open API integration.
- Content: Create detailed collecting processes, policies, and documentation.
- Partnership: Work as a business partner with departments such as Retail Business, Collections, Finance, HR, IT, BI, Operations, Legal & Compliance, and Fraud Prevention.
- Team Building: Create, lead, and create teams that meet the highest industry standards.

#### **JOB REQUIREMENT**

- At least 12 years of experience in Risk Management in Retail Banking
- At least 5 years' experience as Head or deputy Head of Retail Risk for a portfolio \$3.5B.
- Experience as CRO/Deputy CRO is preferred.
- Experience in working in Asia (MORE than one country) and specifically in developing countries across Retail Banking.
- Some experience in Vietnam Market (Preferred).
- Postgraduate (MBA/CA) preferred.
- Academic qualifications in Analytical disciplines - preferred (eg Economics, Quantitate Finance, Mathematics, Actuarial, Physics, Engineering etc).
- Professional / International Risk Management Organizations Memberships/Qualifications – preferred.
- Expert in English: Reading, Listening, Writing & Speaking

Apply online or feel free to contact me directly for more information about this opportunity. Due to the high volume of applicants, we regret to inform you that only shortlisted candidates will be notified. Thank you for your understanding.

#LI-JACVN  
#cityhcm

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会社説明