VOLKSWAGEN BANK

IRELAND

Vacancy: Retail Credit Underwriter German Business

Background

Volkswagen Bank GmbH is a wholly owned subsidiary of Volkswagen Financial Services AG, the largest automobile financial services provider in Europe. Our central task is to promote sales for the Volkswagen Group and its brands. The products and services of Volkswagen Bank GmbH range from the financing of new and used vehicles of all the Group's brands to dealer financing and direct banking.

A vacancy has now arisen for a Retail Credit Underwriter within the German Business department of Volkswagen Bank GmbH Branch Ireland.

Key Responsibilities:

- Making credit decisions on unsecured credit line (Comfort Credit) applications for retail customers of Volkswagen Bank Direct.
- Making credit decisions on secured car loan applications for the employees of VW Group in Germany.
- Making recommendations on applications above delegated underwriting authority and present to team management.
- Maintain the high levels of service to our external and internal customers.
- Carrying out and approval of loan administration tasks.
- Implementation of retail credit policies.
- Proactively monitor and review credit policy, procedures and processes on an ongoing basis.
- Where necessary contact customers to maximize information capture.
- Build relationships with key stakeholders in Volkswagen Bank Germany to promote credit policy whilst maximizing new opportunities.
- Ad hoc tasks.

Key Role Requirements:

- Fluency in German and English written and spoken.
- 3rd level qualification in Business/Finance/Commerce or equivalent is desirable.
- Previous work experience in a Retail Banking/Financial Services role would be an advantage.
- Excellent organization skills, time management and great attention to detail
- Knowledge of MS Office products. Experience with SAP is an advantage.

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Key skills:

The role demands a high level of analytical and numerical ability along with attention to detail in order to make sound credit decisions. The new team member must be able to work on their own initiative in order to solve problems posed by internal and external customers while upholding quality standards and be able to focus on maintaining relationships when relaying difficult decisions. The successful candidate must deal with internal customers through German (Customer Services and Branches) and external customers in a professional manner.

Terms and Conditions:

This is a full-time permanent position. A competitive remuneration package commensurate with experience and qualification level will be offered to the successful candidate. Full training is given.

How to Apply:

Please apply by emailing a CV and a short cover letter to <u>careersdublin@vwfs.com</u>

Closing date for receipt of applications is 9th November 2018