

Innovative new captive bank. Exciting. Opportunities. Join us!



Teamlead Credit Policy (M/F)

Hyundai Capital Bank Europe is the first non-European financial service corporation obtaining a full European bank license from ECB since 2008. The newly established Hyundai Capital Bank Europe, with its headquarter located in Frankfurt/Main, is the European subsidiary of the South Korean Hyundai Capital Services Inc. in Seoul. With more than 10.000 employees worldwide, the corporation is the market leader in the field of financing and leasing of Hyundai and Kia vehicles.

We are now focusing on setting up the new automotive bank in Germany for the brands of Hyundai and Kia. For this reason, we are looking for highly motivated employees who are willing to take on this challenge and enthusiastically further develop the already created.

You have the unique chance to implement your ideas into our rapidly growing business, a truly international company an exceptional corporate culture. This means an amazing work environment in the heart of the German bank center. Exciting, Opportunities – Join us!

MISSION:

The Team Credit Policy is responsible for setting all credit policies for our business (retail and wholesale). This includes all stages from underwriting, fraud prevention, customer service to collections/non-performing loans and finally workout and re-marketing.

YOUR RESPONSIBILITIES:

- > Setting of retail and wholesale credit policies (underwriting/fraud prevention/customer service/collections/non-performing loans/workout)
- > Setting of down payment policies for dealers
- > Administration of the integrated credit decision engine (including champion/challenger)
- > Setting of residual value policies
- > Implementing an residual value monitoring process including administration and maintenance of the database to do that
- > Setting up PQR and SC monitoring reports in a DWH structure
- > Setting of collateral management policies and processes including re-possession and re-marketing
- > Reporting risk matters to Director Risk Management

- > Take business ownership for relevant outsourcing areas (e.g. Collections, Re-possession)
- > First contact to external third parties
- > Projects
- > Managing the team including goal setting and staff development

YOUR PROFILE:

- > University degree in business/finance or Banking Education
- > Several years of experience in risk management in both retail and wholesale business within an international (captive) bank
- > Several years of experience in risk analysis in both retail and wholesale business within an international (captive) bank
- > Experience with collateral management processes including re-possession and re-marketing
- > Experience in leading a team or several years as a co-Team leader
- > Outstanding analytical skills, high degree of initiative, self-direction
- > Good verbal and written communication skills (German and English)
- > Experience within an international organisation
- > High degree of initiative, self-direction
- > Ability to be flexible, follow tight deadlines, organize and prioritise work
- > Self-confidence

OUR OFFER:

- > Flexible working hours
- > Performance based compensation
- > Pleasant working atmosphere in an international team
- > Modern workplace in the heart of the banking metropolis Frankfurt am Main
- > Ideal traffic connection
- > Free breakfast including fruit basket

INTERESTED?

We look forward to receiving your application to recruiting@hyundaicapital.eu. Please also indicate your notice period and salary expectation.

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The logo for Hyundai Capital, featuring the company name in a white, sans-serif font inside a white rounded rectangular border.