

## Consumer Finance Department

### Risk & System Management Head (Consumer Finance Department) (Ref. No: CFD-2165)

#### Job Responsibilities:

- Lead and manage a team of Risk Management for credit card and unsecured lending products;
- Monitor and detect suspicious fraud issues, and provide insight on fraud prevention;
- Monitor, analyse and identify potential problematic issues of overdue, debt collection, credit limit, etc.;
- Provide advise and suggestions on credit policies and collection strategies,
- Liaise and work closely with internal departments in outstanding accounts, bad debts and dispute issues;
- Liaise with external parties on credit collection matters, like debt collection agencies, credit reference agencies, and statutory bodies;
- Support the department in compliance with regulatory requirements;
- Identify and drive new initiatives for system enhancement, operational efficiencies and process streamlining;
- Assist in ad hoc assignment as required from senior management from time to time.

#### Job Requirements:

- Degree holder with at least 8 years working experience of risk management, solid experience in fraud control and credit collection is preferred;
- Sound knowledge of fraud control, credit collection and related processes;
- Sound knowledge in regulatory rules and regulations;
- Strong business acumen with good problem solving, and communication skills with internal and external stakeholders;
- Positive mindset and great sense of ownership;
- Proficiency in written English and Chinese;
- Fluent in Mandarin is a must.

To apply, please submit your resume to [hrd@icbcasia.com](mailto:hrd@icbcasia.com).

*All information provided by applicants will be used only for recruitment purposes and will be used strictly in accordance with the Bank's Privacy Policy Statements and Circulars, which are available on our website.*