

FCM Bank Limited is based in Malta and forms part of the SAB Group. FCM Bank Ltd. specializes in corporate lending via the following products: Working Capital Loan, Real Estate Loan, Project Finance Loan, and Investment Loan. The Bank also provides deposit products both for retail and corporate clients. With a focus on delivering simple and straightforward products, the Bank strives to provide an outstanding service to its customers.

The strong customer focus is reflected in the workplace, as the Bank is constantly evolving and looking for opportunities for success in this dynamic and challenging market. Human Resources are the most important asset and play a vital role in the efforts to continually enhance the Bank's performance and provide best-in-class products and services for customers.

Currently the position of **CREDIT SUPPORT OFFICER** is open, and the Bank is seeking a talented individual with a demonstrable record of accomplishment to join the dynamic team of professionals.

Job Description

The responsibility of the Credit Support Officer is to support the Relationship Managers with the development of the bank's corporate book of business and management of relationships, in line with its business strategy.

Key Responsibilities:

- Support the Relationship Managers with research and evaluation of customers' creditworthiness.
- Work with the Relationship Managers on customers' due diligence matters and form part of the Bank's first line of defence in line with the Bank's Risk and AML framework.
- Follow up with customers on the collection of financial data, documentation and information required for the completion of business proposals.
- Assist the Relationship Managers in pre-planning and executing scheduled reviews and prepare annual review assessments, predicting any new risks.
- Monitor and service existing relationships and respective facilities.
- Liaise with other internal functions mainly Risk, Operations, Compliance and Legal for the smooth completion of end-to-end processes in line with Business Priorities.
- Offer an excellent customer service to the Bank's customers both in terms of lending and deposit.
- Embrace a culture of continuous process improvement and support the Bank's professional practice and quality control standards.
- Participate in any system testing and implementation covering corporate team requirements.

Required education, skills and experience

- Knowledge of Credit Operations and Corporate loans support and other corporate products including Bank Guarantees is considered an asset.
- Ability to work with minimal supervision and good in prioritizing, organizational and time management abilities in order to meet tight deadlines.
- Strong communication, analytical and financial skills, ensuring clarity and accuracy when conveying information to management.
- High level of attention to detail.

- Proactive person, that understands the dynamics of working in a growing team with an approach of continuously learning on-the-job.
- Strong 'team' skills promoting an environment of co-operation and trust.
- Positive attitude and strong self-motivation.
- Fluent in both Maltese and English.
- Literacy in MS Office applications with a focus on Microsoft Excel.

Benefits

- 25 days leave per year
- Health insurance cover under the 'Private Hospital Scheme' and Dental Insurance Cover
- Staff home loans – subject to successful probation
- Parking facilities within the Bank's premises
- Company Laptop

How to Apply If you are interested in being considered for this post, please send a covering letter and CV to vacancy@fcmbank.com.mt.