



ABOUT FCM BANK

FCM Bank Ltd, headquartered in Swatar, Malta, is a growing financial institution with an expanding presence in the Czech Republic and Germany. We provide lending solutions including working capital, real estate, project finance, and investment loans.

In addition, we offer deposit products for both individual and corporate clients. At FCM Bank, we focus on building long-term relationships, delivering reliable service, and supporting our clients with a genuine commitment to their success.

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

The Operations Officer supports daily payment processing handles credit portfolio servicing and monitoring and contributes to regulatory reporting and system improvements. This role ensures accuracy and compliance in all back-office activities while working collaboratively across teams.

KEY RESPONSIBILITIES

- Provide back-office support to retail and corporate banking operations;
- Process daily incoming and outgoing payments via the Bank's systems, including SEPA, Target2, and SWIFT;
- Handle day-to-day credit operations, including loan portfolio servicing and monitoring;
- Assist in ongoing monitoring of corporate loans;
- Participate in the development, testing, and implementation of relevant system enhancements;
- Support the preparation of regulatory reports;
- Manage multiple tasks efficiently and meet tight deadlines;
- Provide expert-level support for credit-related transactions, including payment disbursements, repayments, reconciliations, and monitoring of balances linked to customer lending accounts;
- Act as a subject matter expert in credit operations, ensuring compliance with internal policies and regulatory requirements, and supporting process improvements.



QUALIFICATIONS/REQUIREMENTS

- 4 to 6 years' experience in the financial sector, specifically in credit operations, corporate lending, or banking operations;
- Proficiency in Microsoft Office applications;
- Strong team player with excellent organisational skills and the ability to meet deadlines;
- Strong problem-solving and analytical skills;
- Excellent command of English, both oral and written;
- Ability to act as a subject matter expert in credit operations, providing guidance and supporting process improvements.

BENEFITS (in addition to the statutory employment conditions):

- Health insurance cover under the 'Private Hospital Scheme' and Dental Insurance cover;
- Staff home loans at beneficial rate - subject to successful probation;
- Training and Development budget;
- Company Events and Teambuildings;
- Discretionary annual Bonus based on individual KPIs and company results.

If you are interested in being considered for this position, please send a cover letter and CV to vacancy@fcmbank.com.mt