



About FCM Bank

FCM Bank Limited is based in Malta and forms part of the SAB Group. FCM Bank Ltd. specializes in corporate lending via Working capital loans, Real Estate Loans, Project Finance loans and Investment loans as well as providing deposit products for retail and corporate clients. The bank focuses on delivering simple and straightforward products to its customers whilst striving to provide them with the best service possible.

Our strong customer focus is reflected in our workplace, and we are constantly evolving and looking for opportunities for success in this dynamic and challenging market. Our people are our most important asset and play a vital role in our efforts to continually enhance our performance for customers and provide best-in-class products and services.

We have recently opened the position of **CREDIT SUPPORT OFFICER** and are seeking a talented individual to join our dynamic team of professionals.

Job Description

Contribute to the development of the bank's corporate book of business through successfully matching the funding requirements of corporate clients with the bank's service offering, 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' compliance matters from the first line of defence perspective.
- Liaise with the Operations Managers on the priorities of the Business.
- Follow up with customers to gather financial data and documentation and information required for the closure of business proposals.
- Assist the Relationship Managers in pre-planning and executing scheduled reviews and prepare annual review assessments, predicting any new risks.
- Monitor progress of existing loans.
- Support the Corporate Support Manager on maintaining an up-to-date workflow and pipeline.
- Ensure all lending procedures comply with regulations and be up-to-date with and adhere to the policies and procedures of Credit and Risk and regulatory guidelines, laws, and regulations.
- Embrace a culture of continuous process improvement and support the Bank's professional practice and quality control standards.
- Liaising with all other internal functions for the smooth completion of end-to-end processes.
- Identifying areas of Operations and AML risks.
- Participate in system testing and implementation covering corporate team requirements.
- Continuously learning on-the-job.



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.
- 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.

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.