



About FCM Bank

FCM Bank Limited, established in 2010, is the fastest growing corporate bank in Malta. It is proud to offer simple and straightforward best-in-class products to its customers while providing the best customer service possible. FCM Bank is committed to building a culture where all employees are valued, respected and opinions count. We take pride in providing a workplace that fosters continuous professional development and opportunities to grow within an inclusive and diverse environment.

FCM Bank Limited specializes in corporate lending via Real Estate loans, Project Financing loans, Investment loans and Working Capital loans, as well as providing deposit products for retail and corporate clients.

We have recently opened the position of **HEAD OF CREDIT** and are seeking a talented individual with a demonstrable record of accomplishment to join our dynamic team of professionals.

Job Description

The Head of Credit is to continuously contribute to the development of the bank's corporate loan book through the successfully matching of the funding requirements requested by corporate clients with the bank's solutions and services offered and in line with its business strategy.

Key responsibilities:

- Accountable for the management of credit facilities to corporate customers and the ongoing monitoring and servicing of facilities
- Head the team of corporate relationship managers who prepare the respective credit applications and assist them in meeting customer priorities as required including necessary guidance and training
- Drive business performance and deliver in line with targets
- Assess and recommend customers' proposals in accordance with the bank's credit policies and procedures
- Offer an excellent customer service to the bank's customers
- Work in collaboration with other departments mainly Risk, Operations, Compliance and Legal
- Form part of the bank's first line of defence in line with the bank's Risk and AML framework
- Support the Chief Credit Officer as required including preparation of corporate reporting

Required education, skills and experience

- In possession of a Degree in related areas of Finance, Banking, Business Administration or Law
- Five years' experience in a relevant field
- Experience in leading a team with outstanding prioritizing, organizational and time management skills in order to meet tight deadlines

- Ability to take immediate decisions
- Strong communication, analytical and financial analysis skills, ensuring clarity and accuracy when conveying information to executive management
- High level of attention to detail
- Excellent understanding of corporate business and corporate loans structuring, mainly Real Estate loans and Project Financing loans and other corporate products like Bank Guarantees
- 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

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