



Credit & Risk Officer

GENEVA

Banque Heritage is a Swiss Private Bank offering a wide range of financial services and bespoke client solutions. While global in scope and personal in service, the Bank holds true to its core values – family-orientated approach, independent perspective and dedication to our clients while commitment to our people. Headquartered in Geneva, the bank is prominently represented in Zurich, Basel, and Sion, serving clients on an international scale.

To join and strengthen our team, we are currently seeking a dynamic and experienced **Credit & Risk Officer**. Your mission is to play a pivotal role in strengthening our credit and risk management and control framework. You will contribute to the ongoing success of our institution by ensuring that our operations align with regulatory requirements and industry best practices. Your commitment to identifying, assessing, and mitigating risks will safeguard our clients' interests and enhance our reputation as a trusted financial partner.

What you will do

Credit Activity Responsibilities

- Oversee credit requests, conducting thorough credit analysis and ensuring compliance with internal and external rules.
- Daily monitoring of credit risk associated with loans and transactions.
- Preparation of comprehensive Credit Requests for presentation to the Credit Committee.
- Periodic file reviews to ensure adherence to credit and collateral documentation, regulatory compliance, and credit policy. Address and report technical exceptions and deficiencies to the Chief Risk Officer.
- Provide support to the Chief Risk Officer by contributing to written analyses and reports related to credit activities.

Risk Management Duties

- Collaborate with the Risk team to identify and monitor various risks, including credit, operational, market, liquidity, and interest rate risks.
- Work closely with different departments to develop and implement robust risk management policies and procedures.
- Monitor and assess the effectiveness of internal controls, ensuring alignment with regulatory standards.
- Stay informed about industry trends, regulatory developments, and emerging risks to provide proactive advice on risk mitigation strategies.
- Facilitate audits and reviews by working closely with external and internal auditors.

What we are looking for

- Bachelor's degree in Finance, Business Administration, or a related field. Advanced degree or relevant professional certifications (e.g., FRM, PRM, CFA) is a plus.
- Minimum of 5 years of experience in the credit activity (Lombards and/or Mortgage), risk management, control, or a related field within the financial services industry.
- Strong understanding of Swiss banking regulations and international financial standards.
- Proficient in Microsoft Office, VBA, SQL, Bloomberg, FIRE and S2i (a plus).
- Excellent analytical skills for risk identification, assessment and mitigation.
- Experience working with internal and external auditors.
- Good communication and interpersonal skills.
- Excellent knowledge of English and French or German, any other languages are strong assets.
- Valid working permit.

How do we keep you smiling

- The responsibility of an instrumental role at the heart of the development of a human-scale bank, with little hierarchy and recognized know-how and expertise.
- A large autonomy for leadership allowing a real capacity for proposals and initiatives.
- An interesting role due to its challenges, complexity and variety.
- The support of a competent and motivated team.
- A remuneration adapted to the experience, skills and seniority of the successful professional.

We are looking for professionals with all types of skills, interests and experiences. We care about bringing together staff who are client-oriented, entrepreneurial minded, enthusiastic, collaborative and have the drive to make things happen for our clients and communities.

APPLY NOW

Please send your applications to hr@heritage.ch.
Only direct application will be considered.

We believe that in order to recruit the best professionals all applications must be reviewed equally. For this reason, all the elements you wish to share with us in your file are not discriminating (photo, age, gender, location, for example). We are committed to offering equal opportunities.

If your application is selected, we will reach out for an introductory call. As part of the interview process, we always ensure complete insight and transparency, namely, you will have the chance to meet people who will be crucial to your future success in the role.

When applying to this career opportunity, the candidate acknowledges and agrees that, in accordance with relevant legal regulations, Banque Heritage will collect and process his/her personal information for the purpose of contacting you and to analyse if your profile meet our criteria for the job. In the absence of a favourable response from us, we will keep your personal data for a limited period so that we can contact you again if we have new job offers. For additional details regarding the handling of personal data and the candidate's rights pertaining to this information, please refer to the Notice on Data Protection of Banque Heritage available at <https://www.heritage.ch/en/legal-disclosures>

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BANQUE HERITAGE SA
Route de Chêne 61
PO Box 6600
CH-1211 Geneva 6
Switzerland

