

## Role Profile - Credit Assessor

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<b>Title</b>	Credit Assessor
<b>Reporting Line</b>	Head of Lending Performance
<b>Required qualifications</b>	RG 146 Tier 2
<b>Required experience for regulatory purposes (F&amp;P, RM etc.)</b>	N/A

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### Our Vision

To build a bank with our customers, designed in their interests, that helps them make better money decisions without the angst. All delivered through a brilliant mobile experience.

### Our 10 golden rules

To be successful at Xinja you are going to need to be happy working with our 10 golden rules

1. No dickheads... however good they may be. No dress code. No power trips because of a hierarchy. Intellect and implementation is all that matters.
2. Everything is in the cloud.
3. We use real time data to evaluate our business and we reward staff on a quarterly basis with an entirely discretionary bonus. No one gets a bonus if our investors aren't making money and our customers aren't happy.
4. We are here to make money, that's why we exist, and we don't screw people over to do it. We don't lie to our clients in person or in marketing. We don't engage in immoral lending, if our grandmother would think it was wrong, then it is. We aim to make lots of money ethically and we are proud of it.
5. No one is entitled to work at Xinja. It's a huge honour to represent people's hopes of a new bank and we earn that honour every day.
6. We look after our people bloody well. We stand by them if they are in genuine need.
7. We are truthful and direct with each other. Everyone says what they think in a robust, challenging, edgy environment. That means we won't be the right place for everyone to work, and that's ok.

8. We only hire people better than us. We never, ever settle because we need a body. We do psychometric testing to get the best people, every time.
9. About half our team, executive and board will be female, if they aren't we aren't recruiting the best people. We actively seek all types of diversity combined with brilliance.
10. If you discriminate against someone because of who they love/sleep with, you're a dickhead...please see rule 1.

## The Role

We need a detail focussed Credit Assessor to help us to ensure that we are making the right decisions on loan applications which meet our customers needs and are within our risk appetite. We're looking for someone who is self-motivated and has experience across Personal lending as our business scales. Reporting directly to the Senior Lending Manager and playing a role in delivering exceptional service to our customers.

You will love the challenge of setting up our Credit Assessment operations function from scratch. You will love technology and the opportunity that it provides to deliver fantastic outcomes for customers. Your decisions will be driven by information and insights enabled by data.

You'll work closely with our Risk, Product, Lending and Customer Service teams.

You should know that we do things a little differently at Xinja. You will be empowered to make a difference and be challenged every day. So you should be comfortable with ambiguity and taking ownership.

Planning and execution are at the core of Xinja, so we are looking for someone who is able to start running from day one. You need to be:

- Willing to roll up your sleeves and get things done;
- Able to deal with ambiguity and change in a fast-paced, dynamic environment;
- Open-minded and willing to learn;
- A key contributor to the Xinja team.

## Role specific responsibilities

Key deliverables:

- Complete credit assessments on applications and make decisions within your Delegated Lending Authority (DLA) by analysing the applicant's financial status, credit worthiness and asset/liability position;
- Develop roadmaps and deliver tactical responses within a test and learn environment to challenge how we can help our customers manage their finances better;
- Provide feedback to Lending Operations teams to help improve quality and customer service;
- Provide instructions to the Lending Support team in relation to contract documents required;

- Manage Service Level Agreements (SLAs) effectively;
- Be an active contributor to the successful performance and achievement of outcomes for the team;
- Monitor risks in your role, escalate and report incidents and breaches to your line manager and the Risk & Compliance team, where relevant;;
- In the event of a stress event, execute operational procedures as directed within the agreed timeframes.

## Experience and Skills

The ideal candidate will:

- Be RG 146 Tier 2 qualified;
- Have a customer-centric mindset and will act with customers' interests and experience at the centre of their work;
- Love working in Credit Assessment and have been in a similar role in another ADI or lending organisation;
- Have excellent analytic data skills and keen to get into the detail;
- Possess excellent interpersonal skills to be able to work in a small company environment and have the ability to build strong working relationships with peers from different functional disciplines;
- Identify gaps, examine opportunities, and model improvements against speed, cost, and acceptance;
- Have held a DLA previously;
- Have knowledge of Xinja's business products and Xinja's value proposition.

You will also:

- Have an interest in banking, finance and fintech;
- Be excited to build a new bank designed for customers;
- Be passionate, have drive and be willing to roll your sleeves up;
- Be a quick learner and self-starter, and can thrive in ambiguity;
- Be a great problem-solver and prepared to go the extra mile (this is a start-up!)

It's a bonus (but not required) if you have experience:

- At a startup;
- Across multiple products;
- With process automation technology.