



# Let's get ahead together



## We're looking for a Head of Underwriting Risk Oversight (ALL GENDERS)

Are you creative and enterprising? Are you looking for the freedom you need to flourish as a manager? Then join us! At Barclays you can achieve far more than you might imagine at a bank. And that's because we're not your typical bank. We look for people who are not only full of energy but who also dare to take on new challenges.

You can have a real impact at Barclays and help shape the company's future. Not only do you have the opportunity to develop your own skills, but you can also help your team progress and drive the company forward. So, set your career free. Start your new and exciting journey at Barclays.

### What will you be doing

- Lead the Underwriting Strategy Oversight Department and deputise the Chief Risk Officer of Consumer Bank Europe (CBE) in this area.
- Determine, maintain and enhance Risk Oversight Framework for CBE origination risk activities. Monitor its implementation and execution to ensure risk taker operate within defined risk appetite and portfolio guardrails.
- Manage local Risk Policies applicable to Credit Cards, Personal Loans, Overdraft and ePOS and monitor its compliancy with Group Policies & Standards.
- Develop, drive and implement robust control framework for unsecured products of Consumer Bank Europe.
- Drive forward strategic internal and regulatory projects related to origination risk, engaging relevant parties to ensure projects fulfil internal and external regulatory standards.
- Act as Model Owner for all decisioning and risk grading models. Cooperate with group modelling and validation units while developing and maintaining risk models. Monitor models performance and constantly work to improve discrimination power of the models.
- Review and challenge First Line of Defence requests to enhance credit strategies for origination and account management; take independent ownership of risk measures, including the calculation of those measures from underlying risk factors.
- Evaluate and challenge the launch of new & amended products/offers to ensure the products are within Risk Appetite, Mandate and Scales and portfolio limits as well as required controls are put into place for both day one and on-going reporting/monitoring.
- Oversee and challenge fraud strategies to safeguard high effectiveness of the fraud prevision rules.
- Monitor performance of the origination risk and recommend enhancements to CRO to keep portfolio within defined Risk appetite.
- Endorse necessary technology investment to improve risk infrastructure.
- Chair Underwriting Strategy Oversight Forum
- Liaise with various CBE and Barclays Group functions and influence key stakeholders to reach defined goals
- Provide support, educate and training to risk staff to build risk awareness within the organization.

- Ensure that all activities and duties are carried out in full compliance with regulatory requirements, Enterprise Wide Risk Management Framework and internal Barclays Policies and Policy Standards.

## What we're looking for

- University degree preferable: Mathematic, Physics, Data Management/ IT Engineering
- Min 15 years of experience in Retail or Universal Bank
- Min 10 years of experience gained in Risk Function: Risk Oversight (2<sup>nd</sup> Line) or Risk Management (1<sup>st</sup> Line)
- Excellent understanding of risks related to origination, fraud, collection, portfolio management
- Proven knowledge and experience with Credit Risk Governance and Control projects
- Very good understanding of unsecured lending business from product design, process execution and risk assessment as well as market standards and market dynamic/trends.
- Very good data mining skills and technical knowledge about data warehouse structure and data feeding process from various internal and external sources.
- Advanced relationship and stakeholder management skills
- Excellent analytical and communication skills and ability to explain complex problems
- Strong evidence of coordinated planning and delivery of planned activity
- Strong decision-making and problem solving skills

## What Barclays is all about

People are at the heart of everything we do at Barclays — both our customers and our employees. Giving people the opportunity to realise their full potential is incredibly important to us. Each and every one of our employees helps shape and enrich our unique corporate culture. A creative and diverse team is precisely what makes our mission possible, which is to reinvent payments and finance and give people the freedom to live how they want. More than 1.5 million customers are already benefiting from our renowned credit cards, instalment loans and even our brand-new financing offer in partnership with Amazon. It's no surprise then that we're one of Germany's leading online banks with more than 700 colleagues in Hamburg.

## What you can expect at Barclays:

- A competitive base salary
- A flexible budget to use at your discretion (including an HVV Ticket for public transport, payments to employee savings schemes and other solutions)
- Significant employer contributions into a company pension scheme
- Company sports and fitness activities at special rates
- Bonuses on special occasions
- Up to 8 free tickets per season for the Barclays Arena
- 30 days leave (for a 5-day week)
- 2 work days available for community involvement, charity work or social outreach

## Apply now

We're looking for colleagues who are bursting with new ideas and are also full of energy to put them into practice. If you're interested in joining our dynamic team and helping Barclays develop, we would love to meet you. Please send your application to [david.maltzahn@barclays.com](mailto:david.maltzahn@barclays.com), complete with all required documentation (CV, certificates & references). Please also indicate your expected salary, earliest possible start date and include the following reference number: 092/2022.