



LLOYDS BANK

RISK CONSULTANT

Lloyds Bank GmbH - Amsterdam

Lloyds Bank GmbH is onderdeel van Lloyds Banking Group, de grootste bankengroep van het Verenigd Koninkrijk. De Nederlandse vestiging, met ruim 160 medewerkers, is anders dan andere Nederlandse banken. Dat merk je aan onze eigenzinnige, gedurfde visie op de markt. Aan onze innovatieve producten en diensten. En natuurlijk aan de korte lijnen voor onze klanten. Lloyds Bank doet jaarlijks mee aan de Great Place To Work survey, waarbij we een plek op de lijst van 'Best Workplaces' verdienen!

Voor de afdeling Compliance, zijn we op zoek naar een **Risk Consultant**

Gezien het internationale karakter van de functie hebben wij de functieomschrijving in het Engels opgesteld.

THE ROLE

This role is within the Compliance department of LB GmbH (NL).

Reporting to the Team Lead Conduct and Operational Risk, the Risk Consultant is responsible for assisting in a wide range of non-financial risks within the business, within risk appetite and in accordance with the Group (Operational) Risk Management Framework, the Group Policy Framework and local Netherlands law and regulations.

KEY RESPONSIBILITIES

Manage, Coordinate and Develop

The role holder is responsible for setting priorities in regards to daily activities in a self-driven manner with support of the Risk Manager, Team Lead and Head of Compliance. Additionally, business departments shall be supported to the extent that controls and their results are required to be explained and justified. It is expected to support the NL business in understanding policy requirements and improve colleague awareness around risks

Risk Management

- The role holder are predominantly performing re-occurring duties of only partially heterogenic topics. This includes but is not limited to:
- Monitoring of ongoing controls (e.g. Customer (conduct principles) and Product Governance monitoring incl. communication in general related to Conduct, Mandatory training, etc.)
- Assurance on Conduct requirements including testing (e.g. Outcomes Testing on Customer in Financial difficulties, Complaints Handling Responsible Lending etc.)
- Perform thematic reviews on Conduct principle related processes and/or procedures
- Write and/or review business processes in line with your risk activities.
- Interpretation of Key Performance Indicators (KPIs) / Conduct Risk Appetite Metrics (CRAMs) and reporting of these to the relevant GmbH Committees and stakeholders in the UK.
- Communication and social media

Group Policies

The role holder is responsible for the implementation of a small number of non-high-materiality policies and the performance of allocated controls. Additionally, the role holder is independent in his/ her thinking as to how policy requirements shall be implemented but can obtain support wherever needed. This includes the performance of gap analysis against local legislation.

Project / Change Management

It is required that the role holder may from time to time pick up responsibilities from a change perspective to support in a work stream, feature team or a project.

Stakeholder Management

It is expected that the role holder can independently communicate with colleagues up to (excluding) Head of level and propose solutions for specified problem segments. Any communication shall be done predominantly in the native language but also occasionally in English.

KEY COMPETENCES/ CAPABILITIES

- Higher vocational (HBO) education, preferred in the legal field
- >3 years' experience in the area of handling mortgage applications, dealing with customers (in)directly and having a knowledge of our internal processes
- Excellent knowledge of relevant legislation and regulation
- In the possession of the necessary WFT certificates (e.g. 'Basis', 'Hypotheclair Krediet' and 'Vermogen')
- Relevant experience/knowledge of Risk Management with a financial service provider if preferred
- Good Knowledge of financial products
- Excellent communication skills in Dutch and English, verbal and in writing
- Excellent analytical and problemsolving skills
- Excellent communication skills
- Critical, structured, entrepreneurial and also capable of independent testing
- Accurate, thoughtful and attention to detail
- Able to organise workload, keep within deadlines and meet agreements
- Able to contribute to the increasing of risk mindset within the organisation and act as an example in this field
- Rich in initiative and positively critical
- Teamplayer and open to feedback
- Able to build and maintain effective working relationships with colleagues within the Dutch, German and UK businesses

WE OFFER

A full-time role (40 hours) with a salary in line with the market and excellent secondary employee benefits. Do you recognize yourself? Then we would like to meet you digitally! Send your CV and motivation letter in English to recruitment@lloydsbank.nl