

RISK CONSULTANT

Lloyds Bank GmbH - Amsterdam

POSITION

This role is within the Compliance department of LB GmbH.

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 knowledge of local law and regulations (Netherlands and Germany).

KEY RESPONSIBILITIES

Manage, Coordinate and Develop

The role holder is responsible for setting priorities in regard to daily activities in a self-driven manner with support of the Sr. Risk Manager, Team Lead Conduct & Op.Risk 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 LB GmbH business in understanding policy requirements and improve colleague awareness around risks.

Risk Management

The role holder is predominantly performing re-occurring duties of only partially different 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, etc.)
- Assurance on Conduct requirements including testing (e.g. Outcomes Testing on Customer in Financial difficulties, Sales, Complaints Handling, Responsible Lending etc.)
- Perform thematic reviews on Conduct principle related processes and/or procedures .
- Perform Mystery shopping cases and discuss this internally with Sr. Risk Manager and stakeholders involved.
- Write and/or review business processes in line with your risk activities.
- Interpretation of oversight Key Performance Indicators (KPIs).
- Supporting in preparing of Conduct Risk Appetite Metrics (CRAMs) and reporting of these to the relevant GmbH Committees and stakeholders in the UK.
- Communication Review
- Monitoring Operational Risk activities for LB GmbH including data quality checks.
- Supporting the Sr. Risk Manager with RCSA related activities (e.g. recording and monitoring events, review control testing and risk assessments etc)

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 law and legislation.

Stakeholder Management

It is expected that the role holder can independently communicate with LB GmbH colleagues to discuss reports and outcomes and propose solutions for improvement (e.g. procedures).

KEY CAPABILITIES

- HBO/MBO plus or equivalent working / thinking level
- Preferably >3 years' experience in banking e.g., handling mortgage and loan applications.
- Knowledge of local legislation and regulation (BaFin, DNB etc)
- WFT certificates (e.g., 'Basis', 'Hypotheckair Krediet' and 'Vermogen') is a pre.
- Relevant experience/knowledge of Risk Management
- Excellent communication skills in Dutch and English, verbal and in writing.
- Good information analysis/interpretation skills
- Critical, structured, entrepreneurial and also capable of independent testing (or in near future)
- 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
- Team player, positively critical and open to feedback
- Able to build and maintain effective working relationships with colleagues within the Dutch, German, and UK businesses.
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WE OFFER

The position is for 40 hours per week, with a salary in line with the market and excellent secondary employee benefits. Do you recognise yourself in one or more of the areas above? Then we would like to meet you! Send your CV and motivation letter in English to: [**recruitment@lloydsbank.nl**](mailto:recruitment@lloydsbank.nl)



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