



<https://fintechnews.sg/job/lending-product-supervisor-at-cake-by-vpbank/>

Lending Product Supervisor

Cake by VPBank

Description

- This role will focus specifically on managing the development, implementation, and optimization of personal loan products within our digital banking platform. The ideal candidate will have a deep understanding of personal lending products, strong analytical skills, and a passion for driving innovation in financial services.
- Achieve company product launch and business target.

Responsibilities

- Develop and execute the strategy for lending products in alignment with Cake Bank's overall objectives and market demands.
- Lead cross-functional teams in the design, development, and launch of new personal loan products, ensuring compliance with regulatory requirements and risk management standards.
- Conduct market research and competitive analysis to identify opportunities for product differentiation and enhancement.
- Collaborate with technology teams to define product requirements and prioritize feature development based on customer insights and business goals.
- Prepare product document to submit to Product Committee VPBank, include but not limit to request for product approval, product regulations and execution process
- Develop and implement pricing strategies, loan terms, and underwriting criteria to maximize profitability while maintaining competitive interest rates and ensuring customer affordability.
- Work closely with marketing and sales teams to develop effective campaigns and promotional strategies to drive awareness and adoption of personal loan products.
- Stay abreast of industry trends, regulatory changes, and emerging technologies in personal lending to identify opportunities for innovation and improvement.
- Cultivate and maintain strong relationships with external partners, including credit bureaus and fintech companies, to leverage expertise and expand product offerings.
- Other duties as required.

Qualifications

- Bachelor's degree in Finance and Banking sector
- 4~5 years of experience with lending products in banks and consumer finance or fintech, with a good understanding of the lending regulations and market practices
- Excellent communication skills to handle cross-functional teams and partners; Analyzing skills

Hiring organization

Cake by VPBank

Cake by VPBank is a Digital Bank to bring you extraordinarily easy and fast banking experiences in the modern era with a number of outstanding features.

Employment Type

Full-time

Job Location

Ho Chi Minh City, Vietnam

Date posted

April 22, 2024

Valid through

22.05.2024

APPLY

- Thorough understanding of personal lending products, including unsecured personal loans, salary loans, and consumer finance, as well as relevant regulatory requirements in Vietnam.
- Understanding of processes and systems of the bank including core banking
- Willingness to try and fail with new concepts and new ways of thinking. Comfortable with uncertainty for outcomes
- High degree of ownership and constructive sense of urgency
- Ability to handle competing priorities, tight turnaround, and multiple deadlines
- Detail-oriented with strong time management and organizational skills