



RISK ANALYST – SPANISH MARKET

(M/F) – FULL TIME

Advanzia Bank S.A. is a European online direct bank specialising in credit cards and card payment solutions for consumers, business partners and financial institutions. Advanzia was founded in 2005 in Luxembourg. With over one million active credit card customers, we are a leading online credit card issuer in Germany and have a strong presence in Luxembourg, Austria and France. Moreover, we recently launched our no-fee credit card in Spain.

As a result of our continuous growth, Advanzia offers many job opportunities for dynamic, skilled and open-minded team players. We are currently looking for a Risk Analyst – Spanish Market to join our Risk & Compliance Department.

ABOUT THE JOB

The Risk Analyst – Spanish Market has a commercially and technically focused role in an area which is rapidly increasing in importance for risk management and commercial decision making.

- Monitor and report the development of credit risk metrics to the management
- Develop and maintain statistical models for risk assessment, including risk of the credit and collection portfolio
- Ensure that the credit risk procedures, routines and tools are supported by statistically valid data, and that the data is managed in a consistent and secure manner
- Develop regular reporting formats and report relevant figures to the Risk function, the Credit Committee and the Management Board
- Develop, implement and maintain different score cards e.g. application scoring, behavioural scoring, etc.
- Assist the Risk Manager in the follow-up of risk-related actions

ABOUT YOU

- A minimum of 3 years of experience in business analysis or statistical analysis building empirical models
- Banking, finance or insurance background, or background in the credit card industry would be an asset
- University degree, preferably in statistics/mathematics, decision science or econometrics
- Strong background in quantitative and statistical analysis and modelling, preferably related to consumer behaviour and/or financial risk management in Spain
- Experience with different statistical tools and methodologies
- Solid programming experience in using R



WHAT WE EXPECT

- A business-minded individual
- Excellent analytical and communication skills
- Fluency in English and Spanish

WHAT WE OFFER

- Attractive benefits as part of the banking collective agreement
- Wide range of additional benefits, e.g. Sympass, luncheon vouchers, transportation allowance, etc.
- On-the-job training
- Dynamic and international work environment
- Participation in various CSR initiatives

Located in bright and modern offices in Munsbach at 15 minutes from Luxembourg City, Advanzia currently employs around 160 staff from all over Europe. We offer a pleasant and collaborative working atmosphere in a truly multicultural environment, and we are always looking for talented and enthusiastic people to join our team.

Looking for a new professional challenge in a fast-growing company?

Apply today and send your CV and motivational letter in English to jobs@advanzia.com!

