



CREDIT RISK MANAGEMENT TRAINEE

(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 Credit Risk Management trainee to work with us as part of a temporary assignment.

ABOUT THE JOB

As a trainee, you will have the opportunity to analyse and control credit activities for several major markets across EU to ensure minimal bad debts, losses and improved profitability. It is an opportunity to work supporting a highly skilled team in quantitative credit risk management.

As part of your thesis project, you will have the opportunity to choose a topic among the following areas:

- KPI monitoring of credit exposure across markets (including production of tactical KPIs, introduction of new ones supported by innovative visualisations).
- Credit scoring and fraud detection models (incorporating the latest methodologies in predictive analytics and models performance monitoring).
- Regulatory modelling and reporting (including but not limited to IFRS9 methodologies and stress testing).
- Ad hoc support of internal functions to research questions relative to credit risk identification, management and revenue creation.

ABOUT YOU

- Student in a Master's degree in mathematics, (applied) economics, statistics or similar
- Basic knowledge of consumer credit risk management principles
- Developed analytical skills, including good knowledge of R/Python and SQL
- Common sense approach to risk identification and mitigation
- Fluency in English – any other language will be considered as an asset



WHAT WE EXPECT

- Strong communication, interpersonal, teamwork and organisational skills
- Very good problem solving skills
- Flexible, reliable and autonomous individual

WHAT WE OFFER

- A full-time traineeship contract between three and six months, depending on your availability and preference, and with a flexible starting date
- Dynamic and international work environment, with English as primary language

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, motivational letter (detailing your availability) in English, as well as your student card to jobs@advanzia.com!

