

## Job Specification

**Job Title:** Credit Officer / Mortgage specialist  
**Division:** Private Wealth / Credit Department  
**Full time / Part time:** Full time  
**Location:** Zurich

### **Rothschild & Co.**

Rothschild & Co is one of the world's largest independent financial advisory groups. We offer a distinct perspective that makes a meaningful difference to our clients' business and wealth.

With a team of 2,800 talented financial services specialists on the ground in 40 countries across the world, we provide independent advice on M&A, strategy and financing, as well as investment and wealth management solutions to large institutions, families, individuals and governments. As a family-controlled business that has been at the centre of the world's financial markets for over 200 years, we can rely on an unrivalled network of specialists and are known for our track-record of outstanding execution in financial services.

### **Rothschild Private Wealth**

For over 200 years, Rothschild's freedom to offer objective advice and our commitment to personal service have combined to shape and grow our private clients' wealth, building value for generations. Our dynamic growth and ambitious targets in relation to quality, innovation and reliability have created a need for the above mentioned role.

Click here for more information on [Rothschild Private Wealth](#).

### **Overview of Role**

As a result of the continuing growth of our private client lending activities, we are looking for a candidate to join our Zurich based credit team to work on both Lombard lending and residential mortgages. The Zurich credit team is part of the wider Rothschild Group private client lending business and the team work closely with colleagues in London and Guernsey.

The successful candidate will have in depth experience of both the Lombard lending and the Swiss residential mortgage market and will become the main point of contact in the credit team for Swiss mortgage requests. The role will include providing advice, structuring, processing and monitoring of standard and complex credit transactions.



## **Responsibilities**

- Assessing new credit proposals for mortgages and Lombard lending (both standard and complex/unusual) and drafting credit papers and other internal approval documents
- Advising client advisers on credit structuring and solutions
- Key contact for Swiss mortgages within the credit team – comprehensive knowledge of the Swiss HNW residential mortgage market and its regulations
- Presentation to management, committees and boards
- Performing affordability assessments and other due diligence
- Analysing collateral security including portfolio analysis, approval and review of LTV levels
- Maintaining policies and procedures and ensuring adherence to regulatory requirements
- Maintaining legal documentation and drafting bespoke documentation when required (in conjunction with Legal & Compliance)
- Mortgage administration and review (including arrangement of property valuations and registration process for mortgage obligations)
- Regular monitoring, oversight and control over credit risk exposure, including margin management and control of adherence to relevant policies

## **Education and Qualifications**

- University degree (Master or Bachelor degree in Banking/Finance) or similar education

## **Experience, Skills and Competencies Required**

- Strong analytical skills – ability to understand business/credit situations and provide critical and independent risk assessment
- At least 5-6 years relevant experience of the Swiss residential mortgage business within the credit department of a Swiss bank including experience of Lombard lending
- Solution-oriented approach and commercial mind set, but able to robustly maintain and defend credit standards
- Capable of working accurately to high quality standards and tight deadlines – ability to prioritise and manage multiple tasks
- Strong communication and interpersonal skills (both written and spoken) and ability to build good internal relationships
- Fluent in German, French, and English
- IT literate (MS Office Excel and PowerPoint) – Avaloq experience would be an additional asset