



## Senior Lender

We are searching for an experienced and detail-oriented Senior Lender to join our growing institution. This is an exciting role that allows the candidate to act as a liaison between clients and Clarien, helping qualified applicants obtain loans and mortgages, all of which helps us to fulfill our purpose, which is making it easier for our clients to navigate their financial future.

The Senior Lender's primary responsibilities are the management of a portfolio of retail and private banking loans and mortgages. The incumbent will consult with clients to structure financing solutions and recommend credit proposals to Credit Risk Management /Credit Committee.

### Primary Responsibilities:

- Meet with clients to discuss and identify their needs and to close the approved credit facilities as appropriate. Gather information to quickly determine the validity of the clients' request.
- Prepare detailed loan/ mortgage proposals and process them in a timely manner with recommendations via underwriting analysis for approval and communicate with clients following the decision.
- Negotiate directly or indirectly in the restructuring and collection of problem loans, working in conjunction with senior officers and/ or legal counsel as required.
- Manage select private banking lending relationships.
- Analyze business financial statements to support Small Business Lending applications.
- Analyze active loan files on a regular basis and recommend solutions to contribute towards the efficiency of the loan process.
- Develop relationships with clients and businesses to promote the Bank and generate new business.
- Manage annual reviews and client relations on a portfolio of assigned loan accounts.
- Complete credit investigations on clients by verifying information such as: employment, earnings, credit history and any other supporting information as appropriate.
- Review and sign (if applicable) Credit Facility Letters, Attorneys' Mortgage Instructions and closing documents prepared by the Loan Coordinators.

- Assist clients and/or others with any loan or mortgage queries.
- Actively pursue and communicate with clients as to causes for any delinquency and attempt to resolve an agreed process to ensure clearance. May work delinquent loans to a performing status.
- Contribute to process/procedure/policy improvement projects.
- Any other duties as reasonably requested.

### The successful candidate must have:

- Bachelor degree or equivalent work experience.
- A minimum of five years relevant experience in a lending environment is required.
- Experience managing different types of loans including mortgages, business loans and personal loans.
- Strong financial analysis skills.
- The ability to work with limited supervision while maintaining high accuracy in a busy office environment.
- High degree of accountability.
- Strong written, verbal and interpersonal skills with a demonstrated ability to communicate effectively with management and clients.
- Strong organizational skills and proven ability to multitask and manage time effectively.
- Proficient with Microsoft Office.
- Must be a team player.
- Able to learn and adapt quickly to a vibrant environment.

Clarien is an equal opportunity employer and offers a competitive compensation package commensurate with qualifications and experience.

Please submit a detailed cover letter and résumé no later than June 16<sup>th</sup>, 2021 to:

**Human Resources Department**  
**19 Reid Street, Hamilton HM 11**  
**P.O. Box HM 665, Hamilton HM CX**  
**Email:** jobs@clarienbank.com  
**Fax:** + 441 296 7701

[www.clarienbank.com](http://www.clarienbank.com) | 441 296 6969

Head Office: 19 Reid Street, Hamilton HM11, Bermuda | Paget Plaza: 161 South Road, Paget DV04, Bermuda

We sincerely thank all applicants for their interest. Only those candidates under consideration will be contacted.

Clarien Bank Limited, through its wholly owned subsidiary companies, is licensed to conduct bank, investments, corporate service provider and trust business by the Bermuda Monetary Authority.