

## Credit Analyst

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Company: Shift

Location: Australia

Category: other-general

At Shift, we're business specialists dedicated to helping Australian SMEs take control of their cashflow, streamline trade terms and choose the right financial products. We believe Australian businesses are the driving force behind our economy and are core to our communities. That's why our business expertise, focus on relationships, and market-leading technology is at the core of everything we do. Our unique approach to product innovation combined with our collaborative culture means you can build your career in a supportive environment. You'll be joining a diverse team of over 250 people who are always looking to deliver better outcomes for Australian businesses.

**Job Description** This is a senior level role in our specialist credit function. This may suit an underwriter from a banking environment with experience in large exposures (and/or asset finance). You'll be responsible for evaluating, structuring and documentation of revolving facilities in cash flow & equipment finance applications. As part of the credit risk evaluation process, you'll be reviewing financial statements and cash flow projections as well as other forms of due diligence. As a senior member of the team, you'll need to be a skilled negotiator as you agree loan terms with our customers. You'll be responsible for structuring loans and well as monitoring the performance throughout the life of the loan.

**Qualifications** Finance or Accounting qualifications  
Min 5 years commercial lending experience  
Previous experience in small business banking  
Established business to emerging corporate unsecured lending, or equipment finance lending experience.  
Previously held DLA  
Additional Information  
Collaborative teams – a flat structure means everyone can learn from colleagues and senior leaders around the business. Be involved – come together with all of your

colleagues every 100 days to share the product and technology roadmap and business strategy. Flexible working environment – we're headquartered in North Sydney with state-based workplaces and offer a flexible work policy. Family support – industry leading 26 weeks paid parental leave. Varied workspaces – our office enables areas for collaboration, brainstorming and socialising as well as focus zones. Range of benefits – supporting your physical, psychological and financial wellbeing.

#J-18808-Ljbffr

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