

## Senior Credit Officer

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Company: Bank of Montreal

Location: Montreal

Category: business-and-financial-operations

Provides independent, objective review and adjudication of credit applications and transactions for an assigned portfolio within credit limits or makes credit recommendations and escalates as required. Ensures the credit quality of the assigned portfolios are maintained within the Bank's risk tolerance, policies & procedures, and meet financing guidelines. Supports credit adjudication operations and initiatives. Provides training and support to teams and channels where the applications and transactions originate.

Identifies business needs, designs/develops tools and training programs; may include delivery of training to audiences.

Supports the execution of strategic initiatives in collaboration with internal and external stakeholders.

Breaks down strategic problems, and analyses data and information to provide insights and recommendations.

Builds change management plans of varying scope and type; leads or participates in a variety of change management activities including readiness assessments, planning, stakeholder management, execution, evaluation and sustainment of initiatives.

Leads or participates in defining the communication plan designed to positively influence or change behaviour; develops tailored messaging; and identifies appropriate distribution channels.

Provides technical expertise to other team members, acting as a go-to person for the team.

Supports the manager by coordinating and managing workflow and exception requests; escalates any concerns.

Reviews and communicates decisions on credit transactions with rationale that can be

understood and explained to customers.

Identifies and advises on terms, conditions and collateral requirements for the transaction decision as well as opportunities for cross-selling and/or alternative solutions to meet client's needs.

Keeps abreast of economic and market developments within the portfolio to inform decision making and credit risk policies.

Provides approval for exceptions according to established policy and standards.

Monitors the credit portfolio through transaction review & approval to ensure compliance with the Bank's lending policies and procedures.

Provides credit risk coaching and advice to sales & service employees to increase awareness of risk, policy, and knowledge of structuring transactions.

Supports the execution of strategic initiatives in collaboration with internal and external stakeholders.

Builds effective relationships with internal/external stakeholders.

Gathers and formats data into regular and ad-hoc reports, and dashboards.

Monitors and tracks performance and addresses any issues.

Executes work to deliver timely, accurate, and efficient service.

Focus is primarily on business/group within BMO; may have broader, enterprise-wide focus.

Exercises judgment to identify, diagnose, and solve problems within given rules.

Works independently on a range of complex tasks, which may include unique situations.

Broader work or accountabilities may be assigned as needed.

Qualifications:

Typically between 4 - 6 years of relevant experience and post-secondary degree in related field of study or an equivalent combination of education and experience.

Credit Qualifications and associated credit knowledge and skills according to the established qualification standards.

In-depth knowledge of banking products & services.

In-depth knowledge of industry trends and regulations.

In-depth knowledge of credit portfolio management policies & procedures, and financing guidelines.

Technical proficiency gained through education and/or business experience.

Collaboration & team skills - In-depth.

Analytical and problem solving skills - In-depth.

Influence skills - In-depth.

Bilingual in French and English

This position requires proficiency in English to interact, support and/or provide services to non-French speaking customers, employees and/or partners inside and/or outside the province of Quebec.

Compensation and Benefits:

Application Deadline:

04/12/2024

Address:  
105-119-129 rue St-Jacques

**Job Family Group:**  
Audit, Risk & Compliance Provides independent, objective review and adjudication of credit applications and transactions for an assigned portfolio within credit limits or makes credit recommendations and escalates as required. Ensures the credit quality of the assigned portfolios are maintained within the Bank's risk tolerance, policies & procedures, and meet financing guidelines. Supports credit adjudication operations and initiatives. Provides training and support to teams and channels where the applications and transactions originate.

Identifies business needs, designs/develops tools and training programs; may include delivery of training to audiences. Supports the execution of strategic initiatives in collaboration with internal and external stakeholders. Employs systems (e.g. customized exception reports, tracking reports etc.) to manage information. Breaks down strategic problems, and analyses data and information to provide insights and recommendations. Builds change management plans of varying scope and type; leads or participates in a variety of change management activities including readiness assessments, planning, stakeholder management, execution, evaluation and sustainment of initiatives. Leads or participates in defining the communication plan designed to positively influence or change behaviour; develops tailored messaging; and identifies appropriate distribution channels. Provides technical expertise to other team members, acting as a go-to person for the team. Supports the manager by coordinating and managing workflow and exception requests; escalates any concerns. Reviews and communicates decisions on credit transactions with rationale that can be understood and explained to customers. Identifies and advises on terms, conditions and collateral requirements for the transaction decision as well as opportunities for cross-selling and/or alternative solutions to meet client's needs. Keeps abreast of economic and market developments within the portfolio to inform decision making and credit risk

policies. Provides approval for exceptions according to established policy and standards. Monitors the credit portfolio through transaction review & approval to ensure compliance with the Bank's lending policies and procedures. Provides credit risk coaching and advice to sales & service employees to increase awareness of risk, policy, and knowledge of structuring transactions. Supports the execution of strategic initiatives in collaboration with internal and external stakeholders. Builds effective relationships with internal/external stakeholders. Gathers and formats data into regular and ad-hoc reports, and dashboards. Monitors and tracks performance and addresses any issues. Executes work to deliver timely, accurate, and efficient service. Focus is primarily on business/group within BMO; may have broader, enterprise-wide focus. Exercises judgment to identify, diagnose, and solve problems within given rules. Works independently on a range of complex tasks, which may include unique situations. Broader work or accountabilities may be assigned as needed. Qualifications:

Typically between 4 - 6 years of relevant experience and post-secondary degree in related field of study or an equivalent combination of education and experience. Credit

Qualifications and associated credit knowledge and skills according to the established qualification standards. In-depth knowledge of banking products & services. In-depth knowledge of industry trends and regulations. In-depth knowledge of credit portfolio management policies & procedures, and financing guidelines. Technical proficiency gained through education and/or business experience. Verbal & written communication skills - In-depth. Collaboration & team skills - In-depth. Analytical and problem solving skills - In-depth. Influence skills - In-depth. Data driven decision making - In-depth. Bilingual in French and English. This position requires proficiency in English to interact, support and/or provide services to non-French speaking customers, employees and/or partners inside and/or outside the province of Quebec.

Compensation and Benefits:

\$54,500.00 - \$101,500.00 Pay Type:

Salaried The above represents BMO Financial Group's pay range and type.

Salaries will vary based on factors such as location, skills, experience, education, and qualifications for the role, and may include a commission structure. Salaries for part-time roles will be pro-rated based on number of hours regularly worked. For commission roles, the salary listed above represents BMO Financial Group's expected target for the first year in this position.

BMO Financial Group's total compensation package will vary based on the pay type of the position and may include performance-based incentives, discretionary bonuses, as well as other perks and rewards. BMO also offers health insurance, tuition reimbursement, accident and life insurance, and retirement savings plans. To view more details of our benefits, please visit: <https://jobs.bmo.com/global/en/Total-Rewards>

We're here to help

At BMO we are driven by a shared Purpose: Boldly Grow the Good in business and life.

It calls on us to create lasting, positive change for our customers, our communities and our people. By working together, innovating and pushing boundaries, we transform lives and businesses, and power economic growth around the world.

As a member of the BMO team you are valued, respected and heard, and you have more ways to grow and make an impact. We strive to help you make an impact from day one – for yourself and our customers. We'll support you with the tools and resources you need to reach new milestones, as you help our customers reach theirs. From in-depth training and coaching, to manager support and network-building opportunities, we'll help you gain valuable experience, and broaden your skillset.

To find out more visit us at <https://jobs.bmo.com/ca/en>.

BMO is committed to an inclusive, equitable and accessible workplace. By learning from each other's differences, we gain strength through our people and our perspectives.

Accommodations are available on request for candidates taking part in all aspects of the selection process. To request accommodation, please contact your recruiter.

Note to Recruiters: BMO does not accept unsolicited resumes from any source other than directly from a candidate. Any unsolicited resumes sent to BMO, directly or indirectly, will be considered BMO property. BMO will not pay a fee for any placement resulting from the receipt of an unsolicited resume. A recruiting agency must first have a valid, written and fully executed agency agreement contract for service to submit resumes. About Us BMO is a leading bank driven by a single purpose: to Boldly Grow the Good in business and life. Everywhere we do business, we're focused on building, investing and transforming how we work to drive performance and continue growing the good.

Who we are

We're proud to be fueling growth and expanding possibilities for individuals, families and businesses. More than 12 million customers count on us for personal and commercial banking, wealth management and investment services. As the 8th largest bank in North America by

assets, we provide personal and commercial banking, wealth management and investment services to more than 12 million customers. In Canada, the United States and across the globe, we'll continue to build, invest and transform to drive performance that serves the good that grows. #J-18808-Ljbfrr

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