



Role: Credit Analyst and/or Senior Credit Analyst - Mortgage Lending

Location: Melbourne - VIC

Type: Full time

Salary: \$80,000 - \$120,000 reflecting experience

About ORDE Financial

ORDE is a rapidly growing non-bank residential and commercial mortgage lending business.

ORDE lifts Australian specialist lending performance standards, delivering comprehensive product solutions and leading service levels, transformed through digital capabilities and deep experience.

ORDE team members are driven to deliver market leading solutions to their broker partners. They want to work in a highly experienced team that demands performance in every aspect of delivery. Our high-performance culture combines high skill levels, team integration, can-do solution delivery, cloud digital processes and reward for performance.

The opportunity

ORDE is purpose built to meet broker demand for better specialist lending standards. Our team has extensive experience leading and operating Australian specialist lending businesses and is looking for a new Credit Analyst who shares the company's high-performance mindset to join the team. The role will be based in our Melbourne office, with flexible work from home arrangements after onboarding.

ORDE Credit Analysts play an integral role within our dynamic Credit Team, supporting our customers through insightful credit and risk decisions, engaging conversations and delivering a level of service to brokers and borrowers that stands out in mortgage lending.

Your key responsibilities will include:

- Manage the end-to-end credit approval process for loan applications
- Ensure that all applications are reviewed in line with all applicable credit criteria, lending policies and ORDE credit culture
- Utilise your credit acumen to evaluate scenarios and proposals based on each individual circumstance and with detailed ability to develop solutions
- Progressively build your individual credit approval level
- Collaborate personally and constructively with BDMs and brokers to workshop deals to find a solution whilst managing risk and providing superior customer service
- Communicate outcomes and the decision-making rationale internally and externally
- Work closely with the Settlements Team to ensure efficient, responsive and proficient settlements
- Undertake activities in a manner that clearly demonstrates concern for quality and the commitment to our risk culture
- Work closely with your team to identify system, process and product improvements
- Deliver on all regulatory and legislative requirements.

About you

- Minimum 2-3 year's experience in a similar credit analyst role with a strong customer service background
- Relevant financial industry tertiary qualification
- Previous DLA (Delegated Lending Authority) held, preferred
- Comprehensive knowledge of relevant financial industry legislation and regulations (NCCP, AML/CTF, Privacy Act)
- Strong understanding of credit assessment and analysis framework
- Proven track record of solving complex and/or technical issues
- Strong interpersonal skills and you thrive on working collaboratively with team members and senior stakeholders
- Experience meeting rigorous SLA and settlement deadlines
- Excellent verbal and written communication skills
- Ability to work in a fast-paced environment and maintain high level of attention to detail and accuracy
- The ability to be organised, to prioritise and to meet deadlines
- Ability to align with ORDE's high performance culture and make a positive impact on our operations, people and culture
- Contribution to credit policy development, credit quality outcomes, process improvement, project work and completion of other allocated tasks.

Logistics

The role will be based in our Melbourne office. ORDE builds highly collaborative culture and processes in and across teams and an inclusive, enjoyable office experience for all staff. ORDE staff also enjoy flexible working from home arrangements.

Join Us

ORDE invests strongly in its team and you will receive excellent remuneration benefits. You will also join an organisation with a high-quality employment culture that values your ability to deliver and contribute .

ORDE team members are seeking a challenging and successful career in an outstanding business with a passionate, high performance team culture. If this aligns with you, please send your CV and covering letter highlighting your suitability for this role to careers@orde.com.au.

Your application will include the following questions:

How many years' experience do you have in the financial services industry?

Which of the following statements best describes your right to work in Australia?

Which of the following statements best describes your Covid-19 vaccination status?

How many years' experience do you have as a Credit Assessor?