JOB DESCRIPTION TEMPLATE

Senior Credit Analyst

Lead complex lending analysis, challenge assumptions and support sound credit recommendations with clear evidence and sensitivity testing.

Organisation	[Organisation name]
Location & work model	[Location; onsite, hybrid or remote]
Employment type & hours	[Employment type, weekly hours and time-zone overlap]
Remuneration	[Confirmed pay range, currency, superannuation and any incentive terms]
Reports to	[Named manager; suggested position: Credit manager or head of credit]
Systems & access	[Approved systems, records and access scope]
Authority & supervision	[Permitted tasks, decisions, reviewer and escalation route]
Required qualifications	[Employer-confirmed licences, registrations, training or accreditations]

About the organisation

[Describe the actual business, team and customers in two or three factual sentences.]

Key responsibilities

- Analyse complex income, entity and security scenarios using approved methodology.
- Challenge material assumptions and document sensitivity to uncertain inputs.
- Prepare clear credit recommendations and exception rationale for decision makers.
- Review analytical work and coach less experienced analysts.
- Monitor emerging patterns in case quality and information gaps.
- Contribute to method and policy improvements through approved review.

Capabilities & first 90 days

Essential capabilities

- Substantial lending analysis experience with complex scenarios.
- Strong financial interpretation and evidence-based written recommendations.
- Ability to distinguish analytical judgement from delegated approval.
- Constructive challenge and coaching capability.

Useful experience

Complex credit analysis | Sensitivity testing | Analyst mentoring

Keep these desirable rather than essential unless the work requires them on day one.

Working relationships

Analysts, assessors, risk, brokers and lending relationship teams. Confirm the actual owners and handoff routes.

First 90 days

Agree the pace, reviewer and measures with the person you hire.

30 days

Calibrate analytical standards and complex-case referral criteria.

60 days

Deliver reviewed complex-case recommendations and regular analyst coaching.

90 days

Improve one recurring assumption or data-quality issue in credit working papers.

How to apply

[Application route, closing date, contact and any adjustment request process.]

We assess candidates against the role-relevant criteria and use a fictional work sample.

Hiring guide

For the hiring team. Remove this page from the public advertisement.

Interview prompts

1. How would you challenge a commercially attractive proposal whose repayment analysis relies on weak assumptions?

2. Describe a relevant piece of work, the checks you used and what you did when the instructions or evidence were incomplete.

3. How would you organise competing deadlines, record your decisions and escalate a risk to the next handoff?

A practical work sample

Review a fictional credit proposal and supplied financial information. Test two assumptions, identify missing evidence and write a recommendation for the designated decision maker.

Use fictional information and the same instructions for shortlisted applicants. Agree adjustments and timing beforehand. Score accuracy, reasoning, communication and appropriate escalation; this exercise should not produce live client work.

Before posting

- Replace every bracketed field with the actual employer, working arrangement and pay terms.
- Choose the duties the role will really own; remove unrelated tasks and separate essential from trainable skills.
- Confirm the task authority, supervision, qualifications and access with the responsible employer or licensee.
- Check pay and conditions against the applicable employment requirements before advertising.
- Use the same role-relevant selection criteria and fictional work sample for shortlisted applicants; invite adjustment requests.
- Name the reviewer and agree realistic first-90-day outcomes before the person starts.

Employer reference points

ASIC: Credit authority and appointment

Fair Work Ombudsman: Pay and advertised conditions

Fair Work Ombudsman: A clear hiring process

OAIC: Information and access

Open this role template online