



AUTO FINANCE



CREDIT STRATEGY, RISK CONTROL & PORTFOLIO OPTIMISATION

CA Auto Finance Suisse SA is a specialized automotive financial services provider in Switzerland, offering tailored leasing and financing solutions for both private individuals and businesses. It is a part of the larger Crédit Agricole Group, leveraging its expertise to deliver flexible, customer-centric products. The company works closely with car dealers and manufacturers, providing services that include vehicle leasing, fleet management, and insurance solutions. With a strong focus on innovation and customer satisfaction, CA Auto Finance Suisse SA aims to simplify vehicle ownership and fleet operations for its clients.

As part of our continued growth, we are seeking a talented

Credit Manager (F/M/D, 100%)

to join our team and contribute to the company's success by managing credit policies, portfolio quality, and collection processes.

As a Credit Manager you will be responsible for ensuring the quality of our credit portfolio and new business activities. You will develop and implement local credit policies, monitor credit quality, and oversee collection processes in line with our procedures and targets. You will also maintain local scorecards for credit evaluations and lead the pre-legal and legal collection processes. This role ensures alignment with both local market strategies and Headquarter standards.

Your key responsibilities

- Guarantee and continuously monitor the portfolio quality of the company.
- Ensure compliance with group policies.
- Define and implement adequate local credit and collection procedures, achieving the defined portfolio quality targets.
- Maintain local scorecards for credit evaluation and follow up regularly.
- Manage phone, pre-legal and legal collection processes, bad debts, and reporting activities in coordination with suppliers and partners.
- Monitor portfolio performance, with special focus on risk costs and past-due amounts.
- Coordinate write-offs of unrecoverable debts in line with financial tax management.
- Lead and ensure effective functioning of the local Credit Committee.
- Manage internal normative documents, including drafting, approval processes, and yearly revalidation, and conduct gap analyses between internal and group policies as needed.

Your profile

- University degree in Business Administration, Finance, or a related field.
- Several years of experience in credit management.
- Strong understanding of local and international credit and collection regulations.
- Proven experience in developing and maintaining scorecards for credit evaluation.
- Excellent analytical skills with a solid understanding of financial metrics and risk assessment.
- Proficient in MS Office and credit management software.
- Excellent communication and negotiation skills.
- Solution-oriented approach with the ability to manage multiple priorities.
- Fluent in both written and spoken German or French and English (Italian is advantageous).
- Strong team player who is assertive and can work independently.

We offer

- A multi-faced set of responsibilities
- An international, professional, highly motivated, and competent Team
- A dynamic, innovative company in an interesting and fast-growing sector

We are looking for a committed and responsible Credit Manager who thrives in a dynamic environment and will significantly contribute to improving our credit processes. Become part of our dynamic team and apply now (motivation letter, CV, Diplomas, Work Certificates etc.) including earliest entry date and salary expectations to recruiting.ch@ca-autofinance.ch Only direct applications are considered.

More information about us and our owners can be found here:



www.ca-autofinance.ch



www.ca-autobank.com