



At QDM, our mission revolves around providing individuals with secure, transparent, and affordable loans. We are committed to great customer outcomes. We blend data analytics, credit file insights, and the personal touch of a human underwriter on every funded loan. In Customer Services, we support our customers without scripts or diallers, and we'll never charge our customers late fees or default interest if they fall into difficulty.

We have built a culture of collaboration and teamwork, and we encourage promotion from within, ensuring a better business for all. Join us and be a part of a growing team that has one of the lowest upheld rates and best repayment rates in the industry.

The role of a Credit Analyst is to complete a comprehensive assessment of QuidMarket customer applications for both new and existing customers. You will be responsible for analysing and identifying key risks within credit referencing & affordability checks. You would work closely with the rest of the Credit Analyst team to provide loans to our customers whilst providing a high level of customer service.

We'd love to hear from you if you:

- ✓ Have excellent attention to detail skills
- ✓ Are tech savvy, we work fast here!
- ✓ Take pride in what you do
- ✓ Are able to work under pressure and thrive on overachievement
- ✓ Enjoy communicating with customers and other teams
- ✓ Are happy to work in a ever changing environment
- ✓ Have good written skills
- ✓ Have a collaborative and investigative nature.
- ✓ Are comfortable working at home, or in the office with the team

Key Tasks & Responsibilities

- ✓ Manually evaluate credit applications (through determining affordability, ability to repay, creditworthiness & reducing credit limits)
- ✓ Reviewing the customers credit file
- ✓ Verifying income and affordability checks
- ✓ Know Your Customer (KYC) checks
- ✓ Work quickly and efficiently
- ✓ Collaborate with colleagues & other departments to improve processes for our customers
- ✓ Ensure you are adhering to our regulatory requirements
- ✓ Ensure you are adhering to our lending policies
- ✓ Be comfortable trying new processes and procedures as we grow

Benefits

- ✓ 28 days annual leave (including 8 days) with an additional day per year of service (capped)
- ✓ 1 celebration day per year to use as you choose.
- ✓ Quarterly bonus based on personal and company performance.
- ✓ Hybrid working opportunities.
- ✓ Health Insurance
- ✓ Games and breakout room



- ✓ Modern city centre offices near tram/bus stops
- ✓ Eyecare scheme