

Reporting Line: Head of Credit  
Role Level: 4  
Location: One City Place, Queens Road, Chester, Cheshire, CH1 3BQ.

### About Us

Oxbury is a new UK based Bank providing non-regulated unsecured and secured loans and hire purchase to the agricultural market sector (typically >£25k - £15m), and attracting deposits from the wider rural community, which will benefit from the FSCS deposit guarantee. Following approval by the Financial Conduct Authority (FCA) and Prudential Regulatory Authority (PRA) of the proposed business plan a banking licence was issued in early 2021 and lending activities commenced. Oxbury has since grown strongly with a variety of distributors appointed and new lending products introduced. The book debt currently is c. £300m, expected to grow to £500m in 2023, and significantly over the next 5 years.

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### About the Role

Responsible for credit risk activities of Oxbury Bank, with a focus on Asset Finance, including underwriting, ensuring, where required security is correctly held, provide support for compliance matters, and assist with default and recoveries.

Ensure that Oxbury lending is conducted on sound commercial and professional principles which place customers at the heart of its activities and achieves its defined corporate objectives whilst being underpinned by a framework of prudent and effective controls which enable risk to be assessed, managed, and controlled.

### Role Responsibilities

- Implement the credit lending strategy of the Bank in line with the Board's risk appetite, credit risk policies, and corporate governance, ensure the Board's expectations for levels of professional conduct and integrity and ethical values are respected throughout Credit Risk, promote good behaviour and setting an example in this regard.
- Maintain robust lending standards and practice, including compliance with industry guidelines and statutory regulations requirements such as customer affordability, PRA/FCA's Statements of Principles, treating customers fairly, anti-money laundering and data protection.
- Work with colleagues to implement Board and Committee decisions whilst making valuable individual contribution as a member of the Oxbury team.
- Exercise a personal sanctioning authority with diligence and care ensuring file records/risk reports include the degree of risk involved in extending credit with clear, concise, and rational recommendations for the credit decision and prepare papers for those transactions requiring higher authority decisioning, e.g., a Credit Committee lending decision.

- Review existing transactions periodically to include the evaluation of payment history, purchase activity, credit reference agency reports, security analysis, market / distributor intelligence and prepare recommendations for the renewal of internal credit ratings / facilities.
- Ensure that all transactions presented to risk for pay-out meet the appropriate credit sanction and/or credit limit issued, that all documentation has been obtained, any conditionality satisfied, and any security requirement properly executed and recorded.
- Monitor default activity, and if required, participate in recoveries cases for the Bank.
- Liaise with sales, sales support, distributors and brokers as necessary to optimise the customer experience.
- Participate in ongoing personal development to deliver on business/personal objectives.

## Minimum Skills / Experience

### Required Skills / Experience

- Academic background in a numerate discipline or equivalent work experience appropriate to the role.
- SME/Corporate lending/credit risk experience within a Bank or Asset Lender.
- Minimum 3 years Credit Risk/Lending experience with time spent analysing and interpreting financial statements/data from a variety of sources.
- Experience of operating under a tiered mandate structure and holding a lending mandate.

### Specific skills:

- A self-starter who is motivated, enthusiastic, and proactive with a strong work ethic and a flexible attitude.
- Excellent interpersonal and communication skills with an ability to operate effectively on Committees.
- A knowledge of Credit Risk and Lending in the Banking Industry and/or knowledge of the Agricultural sector, the various product offerings, types of funding facilities available, and security procedures.
- Understanding of risk appetite and risk management frameworks.
- An understanding of compliance and banking regulations including Conduct Risk and how to deliver fair customer outcomes.
- Ability to use appropriate Lending systems and knowledge of Credit Reference Agencies products.
- Good Microsoft Word, Excel, and reporting skills.

### Desirable Skills / Experience

- Inspires respect, trust, and commitment to business objectives.
- Ability to develop working relationships with Oxbury colleagues.
- Demonstrates sound business/professional judgement, risk awareness, and common sense.
- Organised with an attention to detail; works well under pressure, to tight deadlines; can prioritise.
- Good analytical skills.



- Ability to communicate effectively both orally and in writing.
- Good influencing skills and the ability to package and present ideas and gain agreement from peers.

### Interested in joining Oxbury?

Interested candidates should submit their CV and a brief covering letter outlining their experience in agriculture, any previous work experience and why they believe they are suitable for the role. To apply please click [here](#).