

**POSITION NUMBER :** 60064777  
**JOB TITLE :** MANAGER: CREDIT POLICIES, PROCESS & SYSTEMS  
**JOB GRADING :** D2  
**REPORTS TO :** HEAD LENDING PRODUCTS  
**BUSINESS UNIT :** COMMERCIAL  
**LOCATION :** GAUTENG  
**POSITION STATUS :** PERMANENT

#### **Purpose of the Job**

Responsible for development, implementation and management of the Commercial Operations capacity – policy, process, people and systems. Responsible for the overall continual reduction in total processing time, improve go-to market speed and improvement of customer experience to increase Commercial business profits.

#### **Job Responsibilities**

- Develop, implement and maintain the Lending Operations business plan, operational models and systems to efficiently and effectively attain all set targets for high standardisation at front facing point with the required complexity at the back end
- Responsible to the Lending management team to understand business process improvement opportunities, e.g. Marketing, Sales and Credit, by facilitating informational flows within and knowledge management for the business
- Provide significant oversight and leadership directed towards Lending operations marketing, sales and credit lending systems, portfolio performance, and strategic business development to secure one-stop transaction completion for marketing, sales and credit departments.
- Develop operational capacity using (but not limited to) BPM/ Six Sigma/ Theory of Constraints techniques to develop, maintain, monitor and improve the customer value focused processes and systems that are utilised for the purpose of understanding customers, delivering appropriate products and for maximum value for the customers
- Manage stakeholder relations across the Financial services environment through communication and promotional strategies aimed at establishing collaborative partnerships and synergies with stakeholders to develop tools and mechanisms to define benchmarks, inform approaches and address common needs
- Ensure that all Audit/ Board Committee/ Regulatory bodies Operations findings are resolved speedily to ensure effective governance and sound management of the Lending Business
- To manage the Operations staff, including their performance objectives/ targets, identifying training needs and motivating for relevant training, and providing mentorship where appropriate
- Ensure the efficient Operational management, control, compliance and reporting of the function in accordance with the stipulations of the Postbank Board, Board Sub-Committees, National Credit Regulator, company specific policies and regulations, national legislation, and Operational and Credit risk management principles, etc.

#### **Role Requirements:**

##### **Qualifications:**

- Degree in BCom or BSc Business/ Operations Management (NQF7).
- A postgraduate qualification (NQF8) will be an advantage.

##### **Experience:**

- Extensive Business Process Management experience in relevant environments, with 5 - 8 years technical experience.
- Experience within the financial/ services/ retail sector required.

## Knowledge and understanding of:

- Theory of Constraints for Services
- BPM techniques and models
- A thorough working knowledge in Business Process Management process discovery and project scoping,
- Process modelling and design,
- Business rules engines,
- Workflow engines, simulation and testing.
- Strategies, related legal issues and industry best practice
- Proficiency in BPM Software Applications,
- Strategic process enhancement
- Change management methodologies

## Skills and Attributes

- People management skills, Stakeholder management and Relationship building
- Conflict resolution and/or mediation skills
- Influencing and negotiation skills
- Ability to analyse complex problem situations and design effective remedial solutions
- Advanced verbal and written communication, presentation
- Conceptualisation and integration skills
- Decision making and Change management skills
- Analytical Thinking and Research skills
- Planning, coordination & implementation skills
- Interpretation and meaningful presentation of information
- Writing reports and policies
- Ability to prioritize and organize multiple tasks and deadlines
- Accurate numerical computations, analytical and overall quantitative skills
- Proficiency in MS Word, Excel and Access required
- Strategic Thinking, Customer and Client Orientation
- Passion, enthusiasm and ability to motivate others
- High level of Integrity, Strong sense of Ethics and fairness
- Learning Agility, Initiative, Creativity and Innovation, Critical Thinking
- Cross Cultural Awareness and sensitivity, Resilience,
- High level of Emotional Intelligence

## How to Apply

If you wish to apply and meet the requirements, please forward your Curriculum Vitae (CV) to [RecruitmentSN@Postbank.co.za](mailto:RecruitmentSN@Postbank.co.za)

Please indicate in the subject line the position you are applying for. To view the full position specification, log on to [www.postbank.co.za](http://www.postbank.co.za) and click on Careers.

## Closing Date

**30 July 2025**

## Disclaimers

The South African Postbank SOC Limited is committed to the achievement and maintenance of diversity and equity in employment, especially with regard to race, gender and disability. In compliance with the bank's employment equity plans, we encourage and welcome applications from diverse groups from the South African Employee active population. Correspondence will be limited to short-listed candidates only.

If you do not hear from the South African Postbank SOC Limited or its Agent within 3 months of this advertisement, please accept that your application has been unsuccessful. The South African Postbank SOC Limited reserves the right not to fill the positions or to re-advertise the positions at any time.

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