

Role Profile

Job Title: Senior Credit Risk Analyst – Decision Systems & Strategy

Department: Credit Risk

Reports To: Credit Risk Manager

Purpose of Role:

We are expanding our Credit Risk team as part of a major transformation initiative to position Credit Risk as the strategic core of our business.

This newly created role will play a pivotal part in leveraging a cutting-edge decisioning engine platform—fully managed by the Credit Risk team—to drive smarter, faster, and more customer-centric credit decisions.

Key responsibilities include:

- Leading front-end credit strategies using champion-challenger models, retrospective ‘what-if’ analysis, credit scoring, and early warning systems.
- Delivering expert data analytics across the end-to-end (E2E) decision journey to identify opportunities for growth, efficiency, and improved customer outcomes.
- Collaborating with IT and support functions to shape the E2E systems architecture as we expand into new markets and products.
- Supporting operational teams with broker and customer queries, including credit file discrepancies, affordability assessments, and decisioning logic.
- Decision Engine experience is critical.



Who we are looking for?

We are seeking a proactive and analytical Credit Risk professional who thrives in a fast-paced, data-driven environment.

You'll be a great fit if you have:

- Proven experience in a credit risk environment, ideally with mortgage portfolios and decision engine platforms.
- A delivery-focused mindset with the ability to contribute strategically while remaining hands-on.
- Excellent communication skills, with the ability to build strong relationships across internal teams and with third-parties.
- Strong analytical and problem-solving skills, with meticulous attention to detail.
- A degree in a numerate discipline such as Mathematics, Statistics, Economics, or Finance.
- Proficiency in analytical tools such as Excel, SQL, SAS, Python, and Power BI.

Company Purpose and Values

Foundation Home Loans exists to enable home and property ambitions for everyone, and our vision is to be the most trusted lender.

We have a firm commitment to our employee value proposition (EVP) and environment, social and governance (ESG) credentials, and have partnered with a charity called Centrepont who provide accommodation and support to homeless people aged 16 to 25.

Our people embrace our values:

Fair - We are open minded and make unbiased, consistent decisions.

Accountable - We take ownership of situations so that our customers experience efficiency.

Customer first - We understand what our customers want and build strong relationships.

Transparent - We communicate clearly and concisely, ensuring that we are open with information.