



Position: Team Lead, Credit Origination

Location: Windhoek, Namibia

Job grade: D-Lower (Patterson grading)

About Access Bank Namibia Ltd

Access Bank Namibia is a dynamic and customer-focused financial institution dedicated to providing innovative banking solutions and exceptional service. As we continue to expand, we seek a highly motivated and results-driven Team Lead, Credit Origination to lead our team and drive growth.

Job Overview

The Team Lead, Credit Origination is responsible for the end-to-end credit origination process within our Corporate and Commercial banking division. This role is pivotal in delivering high-quality credit solutions, enabling sustainable business growth, and safeguarding the credit quality of the bank's exposure.

Key Responsibilities

- Lead the full credit origination lifecycle for Corporate and Commercial clients, ensuring well structured, client centric solutions that align with the bank's risk appetite.
- Conduct in depth financial analysis, including cash flow forecasts, stress testing, balance sheet reviews, and sector specific risk assessments.
- Develop bespoke credit structures and risk mitigation measures tailored to the needs of corporate and corporate clients.
- Produce high quality, insight driven credit proposals for presentation to relevant credit committees.
- Maintain alignment with regulatory standards, internal credit policies, and market developments impacting credit quality.
- Build and maintain strong relationships with internal stakeholders to ensure a smooth credit origination process.
- Ensure adherence to audit requirements, compliance standards, and best practice credit governance frameworks.
- Champion continuous improvement in credit processes, documentation standards, and turnaround times to elevate client experience.
- Contribute to strategic initiatives including portfolio diversification, credit product enhancements, and sector focused risk strategies.
- Maintain accurate records of credit applications and approvals in line with audit requirements.
- Prepare periodic reports on credit origination volumes, approval rates, and portfolio performance.



Minimum Qualifications

- Bachelor's degree in Finance, Banking, Accounting and Economics.
- A postgraduate qualification (e.g., Honours, Master's, MBA) or a **professional certification** such as CFA, CA, CIMA, or Credit Risk Certification is an added advantage.

Working Experience

- Minimum of 5-7 years' experience in credit risk, credit origination, corporate or commercial banking or a similar environment.
- Demonstrate strong leadership and strategic decision-making capabilities.
- Proven expertise in **credit analysis, deal structuring, and financial modelling**.
- Strong understanding of banking regulations, credit policies, and risk management frameworks.
- Experience engaging with senior stakeholders, credit committees, and external clients.
- Industry experience in **agriculture, financial services, mining, construction, manufacturing, logistics, and oil & gas** will be highly advantageous.

Access Bank Namibia is an Equal Opportunity Employer, offering a competitive salary package. The successful candidate will receive a salary commensurate with their qualifications and experience. If you meet these criteria, please submit your application, including a cover letter, resume, and certified copies of academic certificates, to:

hr.nam@accessbankplc.com on or before **February 27, 2026**, ensuring the position you are applying for is indicated in the subject line. Kindly note that only shortlisted candidates will be contacted.

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