

(Senior) 1LoD Credit Quality Assurance Specialist in Group Credit Management

(Senior) 1LoD Credit Quality Assurance Specialist in Group Credit Management (GCM) (permanent position)

We are looking for a 1LoD Credit Quality Assurance Specialist to execute high frequency testing across dynamic and specialized risk areas, delivering timely assurance and insights on emerging control risks. Depending on your experience, you will join as a Specialist or a Senior Specialist, with scope and independence to match. You will play a vital role, being part of the engine of the 1LoD Credit Quality Assurance function, applying its methodology to real cases. Your judgement and new ideas are welcomed to leave a visible mark on how credit control testing is done at Nordea.

About our team

The 1LoD Credit Quality Assurance teams (Household and Corporates), centralized in Group Credit Management (GCM), provide assurance on the quality and effectiveness of credit process and control execution throughout the credit lifecycle. It uses both case-level testing and data analytics to monitor and identify systemic weaknesses and support root-cause remediation for lasting improvements. The team brings together credit, assurance, and data expertise. In critical areas, close-to event testing is required to help address operational errors promptly and initiate action on their underlying causes.

You will report to 1LoD Credit Quality Assurance Lead and be part of the wider GCM Analytics & Enablement team.

Collaboration. Ownership. Passion. Courage. These are the values that guide us in how we work and how we make decisions – and that we imagine you share with us.

Testing & Evidence:

- Lead high frequency testing across dynamic and specialised risk areas, delivering timely assurance and insights on emerging control risks.
- Provide assurance over automated and system-driven credit risk controls, identifying control gaps and enhancement opportunities.
- Provide effective and credible challenge during credit reviews and process adherence
- Carry out risk-based assurance on credit decisions and controls across the credit lifecycle, from sampling to testing, evidence and conclusion..
- Collect, structure and analyse data and documents into clear, fact-based evidence that holds up under scrutiny.

Insight & Improvement:

- Diagnose root causes, turn findings into practical recommendations and follow agreed remediation through to results.
- Contribute ideas and methods to the function, with a passion for using data, analytics and AI-enabled tools to widen coverage and depth.

Collaboration & Development:

- Challenge business stakeholders constructively, through effective and credible challenge, backing every message with evidence, and build trusted relationships across the 3 lines of defense.
- Own your development: seek honest feedback, complete agreed training and share what you know, coaching colleagues earlier in their career as your experience grows.

Who you are

This is the right role for you if you are a curious, discerning professional who enjoys getting to the bottom of how credit decisions are really made. You combine sound judgement with clear, persuasive communication, you are comfortable challenging colleagues with facts, and you are eager to learn and to share what you know. You take ownership of your work, act with integrity, and are committed to Nordea's values.

You bring curiosity, a willingness to learn, and an openness to exploring unfamiliar topics and new ways of working.

Your background and skills include:

- Academic degree in finance, economics, risk management, law or a related discipline, or equivalent experience.
- Knowledge of, or expertise in, one or more areas of the credit lifecycle, such as credit assessment, high-risk customers, collateral, ESG or methodology.
- Relevant experience or knowledge from credit risk, credit control, quality assurance, risk oversight, audit or a related field in financial services.
- Working knowledge of the regulatory framework for credit risk, including rating systems, the IRB approach, the Capital Requirements Regulation (CRR) and the relevant EBA guidelines.
- A structured and collaborative approach, with the ability to plan and carry out testing or reviews and to turn results into clear, evidence-based conclusions.
- Professional written and spoken English and excellent communication skills, including the ability to challenge constructively.

It would be ideal if you also:

- Have carried out testing, review or oversight work in a first, second or third line function, using data analysis, programming or AI-enabled tools to improve methods.
- Speak a Nordic language, which helps in working with local stakeholders and documentation.

What we offer

People come here when they want to get somewhere. For some, it's to take their career to the next level. For others, it's to break new ground within their area of expertise – in other words, with us, you will always move forward.

A culture that fosters performance and growth in one of the largest Nordic banks, offering various opportunities to evolve, develop and learn from brilliant colleagues with diverse backgrounds in a vibrant working environment.

Hybrid working model – we believe in the value of bringing people together and at the same time we embrace the freedom of flexibility.

Diversity and inclusion are a natural part of our daily work. We know that an inclusive workplace is a sustainable one. We genuinely believe that our diverse backgrounds, experiences, characteristics and traits make us stronger together. Every day we strive to find new ways to improve diversity and inclusion within our community e.g. we have signed the European Diversity Charters in the countries where we operate to show our commitment and engage with others to continue learning and improving.

If this sounds like you, get in touch!

Next steps

Submit your application no later than 06/12/2026.

We enable dreams and aspirations for a greater good.

We build relationships. We add a personal touch to everything we do – when advising our customers, collaborating with colleagues, and meeting our potential candidates.

We learn and develop. We take pride in being experts and thinking ahead. We use our expertise to meet our customers' needs, from the simplest to the most complex. We bring a growth mindset to our work that enables us to focus on a broader perspective in our daily challenges.

We lead change. We are responsible and aware of the impact of our decisions, both for our customers and for our local and global communities. Mindful of our responsibility towards current and future generations, we have made sustainability an integrated part of our business strategy.

We are Nordea. We have a 200-year history of supporting and growing the Nordic economies and our values are deeply rooted in these open, progressive and collaborative societies. As one of the biggest employers in the Nordics, Poland and Estonia, you have excellent opportunities to evolve, develop and move forward with us.

Only for candidates in Finland: A security clearance will be performed for the person selected for this position.

Only for candidates in Sweden: For union information, please contact Finansförbundet at finansforbundet@nordea.se or SACO at SacoNordea@nordea.com.

Only for candidates in Poland: Please include permit for processing personal data in CV as following:

In accordance with art. 6 (1) a and b. Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation) hereinafter 'GDPR'. I agree to have: my personal data, education and employment history proceeded for the purposes of current and future recruitment processes in Nordea Bank Abp.

The administrator of your personal data is: Nordea Bank Abp operating in Poland through its Branch, address: Aleja Edwarda Rydza Śmiglego 20, 93-281 Łodź. Your personal data will be processed for the recruitment processes in Nordea Bank Abp. You have a right to access your personal data, right to rectify and right to delete. Disclosing the personal data in the scope specified by the provisions of Polish Labour Code from 26 June 1974 and executive acts are mandatory. Providing personal data is necessary to conduct the recruitment processes. The request for the deletion of your personal data means resignation from further participation in recruitment processes and causes the immediate removal of your application. Detailed information concerning processing of your personal data can be found at: https://www.nordea.com/en/doc/nordea-privacy-policy-for-applicants.pdf

We reserve the right to reply only to selected applications.

Nordea	Ansøgningsfrist	Kontaktperson
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