

We Are Hiring: Junior Credit Analyst – Asset Finance

Location: Melrose Estate
Department: Credit / Risk
Reporting To: Head of Credit or Credit Manager

Purpose of the Role:

To assist the credit team in assessing, analysing, and monitoring finance applications. The role provides training and development toward becoming a fully-fledged Credit Analyst with the ability to make informed, risk-based credit decisions.

Key Responsibilities:

- Gather, verify, and prepare applicant documentation for credit assessment.
- Perform preliminary financial analysis on bank statements, management accounts, and other financial documents.
- Assist in preparing credit motivation reports and recommendations.
- Conduct background checks, CIPC, credit bureau, and bank code reports.
- Support the team with monitoring and updating existing client files and ensuring compliance with internal policies.
- Capture and maintain data accurately in the credit management system.
- Liaise with sales, operations, and clients for outstanding information.
- Learn and apply internal credit policies, procedures, and risk frameworks.
- Provide general administrative support to the credit and operations team.

Skills & Competencies:

- Strong numerical and analytical ability.
- Attention to detail and accuracy.
- Good written and verbal communication skills.
- Sound understanding of financial statements (basic level).
- Integrity and professionalism in handling confidential information.
- Ability to work under pressure and meet deadlines.
- Eager to learn and develop in a credit/risk environment.

Minimum Requirements:

- BCom Degree (Finance, Accounting, Economics, or related field).
- Proficiency in Microsoft Excel and general computer literacy.
- No prior experience required — 0–1 year in credit, risk, or finance is an advantage.
- South African ID and valid driver's license (preferred).

Growth Path:

Successful trainees who demonstrate competence and commitment will progress to **Credit Analyst level**, with increased responsibility for credit evaluation, client interaction, and deal structuring.

Apply now: Send your CV and cover letter to **Nozika Ramonete** - nozika@assetfincorp.co.za