

Director – Credit Strategy & Operations

Who we are?

Named as one of Australia's Top 5 employers with under 100 employees, for the last 5 years OnDeck has grown to become one of Australia's largest locally owned online small business lender's.

At OnDeck, we are changing the way business owners borrow money by combining our passion for small business with cutting-edge technology. We evaluate businesses based on their actual performance, using real time data which enables us to say "yes" more often, to more business owners, faster than traditional lenders. We have helped thousands of small business owners across Australia access short term, unsecured finance to drive their business growth and enable more opportunities.

Position Summary

This position is responsible for enabling the effective operation and enhancing leverage of the risk function by orchestrating strategic initiatives, governance processes, and operational execution across the risk portfolio.

The role acts as the operational partner to the Chief Risk Officer, ensuring that risk management activities, strategic initiatives, and strategic priorities are executed efficiently and aligned with the organisation's broader business objectives.

While the role does not directly own individual risk categories, it ensures that the risk function operates as an integrated and high-performing capability across the organisation.

Primary Responsibilities

1. Strategic Execution & Risk Function Alignment

- Translate the CRO's strategic priorities into executable initiatives and operational plans.
- Drive the implementation of the enterprise risk strategy across the organisation.
- Ensure alignment between risk management activities and the company's broader strategic and commercial objectives.

2. Risk Execution & Program Management

- Ensure coordination and execution of monitoring and analysis activities, strategy development, and deployment. Identify bottlenecks, and areas requiring executive intervention
- Monitor progress across key risk initiatives including:
 - Risk framework enhancements
 - Risk systems and data improvements
 - Risk capability uplift initiatives
- Provide executive-level reporting on risk program performance.



The fast lane

3. Risk Governance & Operational oversight

- Direct the day-to-day operations of the Risk division, including budgeting, resource allocation, and managing the CRO's cadence of meetings with the board, externals and executive committees.
- Oversee the governance infrastructure supporting the CRO including:
 - Board Risk Committee materials
 - Executive Risk Committee reporting
 - Risk dashboards and insights
- Ensure high-quality and timely reporting of risk issues, emerging risks, and key risk indicators.
- Coordinate cross-functional risk discussions with executives and business leaders.

4. Risk Operating Model & Function Performance

- Identify opportunities to enhance the effectiveness, maturity, and impact of the risk function.
- Ensure efficient risk processes, tools, and workflows.
- Identify opportunities to streamline risk management practices across the organisation.

5. Regulatory & Compliance Coordination

- Support the CRO in coordinating regulatory engagement and responses.
- Oversee the delivery of regulatory commitments and remediation programs.
- Ensure risk deliverables meet expectations from regulators and external stakeholders.
- Maintain oversight of regulatory horizon scanning impacting the risk function.

6. Stakeholder & Executive Engagement

- Act as a central coordination point between the CRO and key stakeholders including:
 - Executive Leadership Team
 - Business Unit Leaders
 - Internal Audit
 - Compliance and Legal
- Drive collaboration between the risk function and business units to embed risk-aware decision making.

Experience Required

- 10+ years experience in financial services or management consulting, or in roles that have a strategic and transformative focus
- Experience working within or closely with P&L management functions
- Proven experience leading complex strategic initiatives or transformation programs
- Experience working with senior executives or board-level stakeholders
- Bachelor's degree in Finance, Economics, or Law is essential; a postgraduate degree (e.g., MBA) is highly preferred.

Behavioural Capabilities

- Strategic Thinking: Ability to translate strategy into operational execution

ondeck

The fast lane

- Operational Leadership: Strong capability in program management, governance, and organisational coordination
- Stakeholder Influence: Ability to influence senior stakeholders across risk, business, and executive teams
- Execution Excellence: Highly organised with the ability to manage multiple complex initiatives simultaneously
- Analytical Prowess: Ability to distill complex data into actionable strategic insights for executive decision-making

Why Work for OnDeck

Where do we begin? There's plenty of reasons we've been named an Australian Top 5 Employer four years running!

To name a few, at OnDeck, you will:

- Literally change the landscape of small businesses one conversation at a time!
- Have a meaningful impact on the company's future, and share in the rewards accordingly
- Work in an inclusive, fast-paced environment

What we offer you:

- An open-minded, collaborative workplace, which will both challenge you and celebrate your work.
- Hybrid Work Model – option to work from home 1 day per week
- Fully stocked kitchen with snacks and drinks
- Regular team building events
- Ongoing health & well-being initiatives
- Great CBD location