



Kildare Credit Union Ltd.
Rea House, Bride St., Kildare Town, Co. Kildare, R51 KF44
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Job Vacancy: Risk Management Officer

Kildare Credit Union Limited is accepting applications for the role of Risk Management Officer, a core control function within our governance framework. This role is designated as a Controlled Function and is subject to the Central Bank of Ireland's Fitness and Probity Regime. The Risk Management Officer will report directly to the Board of Directors, supporting strong oversight, accountability, and ethical stewardship.

The position is offered on a permanent, part-time basis (20 hours per week); however, full-time working arrangements (38 hours per week) may be considered for a suitable candidate. The start date is negotiable; with a preferred start date of September 2026 or earlier.

Role Purpose

The Risk Management Officer provides independent, objective assurance to the Board of Directors that Kildare Credit Union operates in compliance with applicable State and EU legislation, regulatory requirements, and supervisory expectations.

The role supports the Board of Directors in fulfilling its oversight responsibilities by ensuring that material risks are identified, assessed, monitored, managed, and reported in line with the Credit Union's risk appetite, strategic objectives and member-focused mission.

Key Responsibilities

The successful candidate will:

- Establish, maintain, and oversee Kildare Credit Union's risk management framework, policies, and procedures.
- Provide assurance to the Board of Directors that the Credit Union operates within both the letter and spirit of all legal and regulatory requirements.
- Identify, assess, and report on current and emerging risks, including strategic, operational, financial, compliance, and reputational risks.
- Advise the Board of Directors and management on the effectiveness of risk controls and mitigation actions.
- Prepare a monthly risk report for the Board of Directors and relevant committees, and present a quarterly risk report to the Board of Directors.
- Liaise, as required, with internal and external auditors and the Central Bank of Ireland
- Support and promote the embedding of a strong risk-aware culture throughout the credit union.

- Safeguard the independence of the risk function and avoid conflicts with operational responsibilities.
- Maintain a comprehensive risk register and documentation in accordance with regulatory and audit requirements.

Skills, Experience and Competency Requirements

Candidates must demonstrate the competence, capability, honesty, integrity, and financial soundness required under the Fitness and Probity Regime.

Essential/Desired Criteria

- Experience working within a risk management, compliance, or control function in a credit union or regulated financial institution (strong advantage)
- Experience engaging with regulatory or supervisory bodies, including the Central Bank of Ireland
- A relevant professional qualification in financial services, risk, compliance, governance, or a related discipline
- Experience using risk management software or data analytics tools
- Experience in embedding risk culture and delivering risk awareness training
- Ability to operate independently while working collaboratively with the Board of Directors and management
- Excellent written, oral, and administrative communication skills, with strong interpersonal abilities
- Strong IT and administrative skills
- A clear understanding of, and commitment to, the credit union ethos and co-operative values

What We Offer

- A competitive salary, discussed transparently at interview
- PRSA to support your long-term financial security and wellbeing
- Life cover and serious illness cover, providing peace of mind for you and your loved ones
- A dedicated professional development and training budget, reflecting our commitment to ethical practice, integrity, and continuous learning
- Flexible working arrangements, where possible, supporting work-life balance while meeting our responsibilities to members and regulators
- A respectful, supportive, and collaborative culture where individuals are trusted, valued, and encouraged to contribute

- The opportunity to do meaningful, purpose-driven work in a values-led credit union, helping to protect members' interests and support the long-term sustainability of our community

Working Arrangements

This is an office-based role. Attendance at the Credit Union offices is required; however, working days and patterns can be flexible to suit the successful candidate, subject to business and governance needs.

How to Apply

To apply, please submit a current CV and a detailed cover letter outlining how your skills, experience, and qualifications meet the requirements of the role to:

recruitment@kildarecu.ie

Please include names and contact details of two professional references.

Alternatively, applications may be sent by post to: The Board of Directors, Kildare Credit Union Limited, Rea House, Bride Street, Kildare, Co. Kildare R51 KF44.

Further Information

Kildare Credit Union is an Equal Opportunities Employer. We are committed to creating an inclusive workplace and welcome applications from all qualified candidates regardless of age, gender, ethnicity, religion, disability, sexual orientation, or any other protected characteristic. We actively encourage applications from underrepresented groups and are committed to building a diverse workforce that reflects the community we serve.

Our Recruitment Privacy Notice is available at **www.kildarecu.ie** and explains how we process your personal data in accordance with GDPR.

Closing date for applications: Friday 29th May 2026.

Regulatory Requirements

As a Controlled Function under the Central Bank of Ireland's Fitness and Probity Regime, this role requires regulatory approval. The successful candidate will be required to:

- Undergo enhanced background checks and financial soundness verification
- Provide references from previous employers
- Demonstrate fitness and probity standards, including honesty, integrity, competence, and financial soundness
- Comply with ongoing regulatory requirements and reporting obligations

This is a standard requirement for all senior control functions in regulated financial institutions and is designed to protect consumers and maintain financial system stability.