

Andry Chin

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Senior Product Leader – Residential & Retail Lending & Growth with 10+ years driving \$1B+ in product value across high-growth FinTech and Banks. Proven track record of building 0→1 products and operations, scaling teams to 30+ members, and delivering measurable business impact through data-driven strategy and customer-centric innovation. Expert in digital retail and business lending, core banking, and regulatory compliance with deep experience in APAC and North American markets.

Core Competencies: Zero-to-one product development • Team leadership & scaling • Go-to-market strategy & execution • Process optimization • Digital transformation • Cross-functional leadership • SLA/KPI ownership • Change management

EXPERIENCE

EQ Bank / Equitable Bank | Toronto, Canada

Associate Director, Residential Lending & Growth Product

May 2023 – Present

- **Ownership & Lifecycle Management:** Lead end-to-end Reverse Mortgage strategy and roadmap spanning prospecting, origination, underwriting, servicing, and renewals; doubled direct-to-consumer conversion through UX and funnel optimization; developed financial models and business cases to prioritize initiatives based on ROI, regulatory risk, and scalability, directly supporting portfolio performance, capital efficiency, and P&L profitability
- **Agile Leadership & Product Orchestration:** Lead cross-functional Agile squads (Engineering, Design, Risk, Ops) in a matrixed environment; drive sprint planning, backlog grooming, retrospectives, roadmap planning, and clear product documentation (PRDs, user stories, Definition of Done); align Legal, Compliance, Sales, PR, and Change teams to ensure compliant, high-quality delivery; mentor PMs and elevate product governance practices across lending portfolios
- **Performance & Risk Optimization:** Drive funnel performance, operational efficiency, and regulatory adherence (OSFI); embed risk mitigation and enterprise change management into roadmap execution within a highly regulated mortgage environment
- **Innovation & Scaling:** Modernized mortgage renewal journeys and core banking/LMS API integrations; increased renewal rate 13% m/m (~\$40m), and reduced operational costs by 75% through automation and streamlined workflows
- **Broker Channel & LOS Optimization:** Led broker experience enhancements and digitized document management across origination; optimized LOS workflows and automation to increase underwriting throughput, reduce manual intervention, and shorten time-to-funding while preserving regulatory safeguards

Traveloka | Southeast Asia (Lifestyle superapp with 50 million monthly active users)

Senior Product Manager and Head of Business Lending, Financial Technology Services

Oct 2021 – Mar 2023

Built and scaled entire Business Lending vertical from concept to \$2M+ revenue in 18 months

- **0→1 product leadership:** Launched complete Business Lending unit, establishing product vision, strategy, and execution framework in complex post-COVID regulatory environment; accountable for portfolio P&L and growth
- **P&L & Risk Management:** Launched 5 digital unsecured lending products generating >US\$2M in disbursements with industry-leading 0.8% NPL; balanced growth with disciplined credit risk frameworks and capital efficiency
- **Agile & Cross-Functional Leadership:** Managed 7 direct reports and orchestrated 30+ stakeholders across Risk, Legal, Finance, Operations, and Engineering; led agile delivery rituals, roadmap planning, and structured product documentation to ensure compliant, scalable releases
- **Strategic product design:** Led research and technical architecture for B2C lending product targeting 100K+ users
- **Platform development:** Designed Lending-as-a-Service (SaaS) and Business PayLater achieving >50% merchant adoption rates; Built core lending systems: LOS, LMS, credit management, and operational platforms

Grab | Singapore

Lead Program/Product Manager - Financial Technology & Services

Jul 2019 - Oct 2021

Scaled lending products across Southeast Asia's largest superapp ecosystem (>46m MAU)

- **Regional product leadership:** Led cross-functional teams across 6 countries to develop and launch innovative financial products aligned with company OKRs
- **Massive scale achievement:** Launched Driver Loans in Indonesia, disbursing 1M+ loans (~US\$1B total value) while maintaining risk and operational threshold
- **Revenue impact:** Built Collections and Risk Management systems driving >US\$1M monthly recoveries, enabling profitable regional expansion during COVID-19

- **Strategic problem-solving:** Identified critical business challenges and led innovative solutions through expert judgment and cross-functional collaboration
- **Data-driven leadership:** Established product requirements gathering and roadmapping processes ensuring strategic alignment across stakeholder priorities

PayPal | San Jose, California, USA

Project Manager

Summer 2018

- Led global, cross-time-zone delivery of a sales compensation platform, improving operational transparency and execution using Agile delivery

Crédit Agricole – Corporate and Investment Bank (CACIB) | Singapore

Tech Product Manager and Senior Business Analyst – Financial Security (Senior Consultant)

2016 - 2017

Led enterprise regulatory compliance transformation across global investment bank

- **Team leadership:** Managed 5 Business Analysts and Engineers delivering Anti-Money Laundering and Fraud Prevention solutions with 97% on-time delivery
- **Process optimization:** Implemented Lean Six Sigma and Continuous Improvement methodologies, measurably enhancing team performance and delivery efficiency
- **Regulatory innovation:** Designed Customer Risk Evaluation system ensuring EU 4th AML Directive compliance through advanced SQL data analysis

Sumitomo Mitsui Banking Corporation | Singapore

Technical Project and Product Manager

2015 - 2016

Managed \$500K+ multi-country product development across APAC region

- **International expansion:** Led product development across Indonesia, Vietnam, Hong Kong, Myanmar, and India ensuring regulatory compliance for scalable growth
- **Cost optimization:** Delivered Customer Watchlist Filtering system reducing operational costs by 60% while improving compliance accuracy

Unisys | Singapore

DBS Bank – Business Analyst, Consultant, Software Developer, Technical Lead

2012 - 2015

Led enterprise financial crime prevention systems processing 4M+ daily transactions

- **Technical leadership:** Directed development teams for Customer Due Diligence, Fraud Prevention, and Suspicious Activity Monitoring across global retail and business banking
- **Systems architecture & ops excellence:** Developed real-time name screening solutions ensuring compliance with international regulatory standards; Led complex system support and analysis while optimizing issue resolution processes

EDUCATION

MBA | *The College of William & Mary, Raymond A. Mason School of Business, Virginia, USA*

McGlothlin Scholar • GPA 3.92 • Beta Gamma Sigma Honor Society • VP of Entrepreneurship & Innovation

Bachelor of Science, Computer Science | *Bina Nusantara University, Jakarta*

GPA 3.95 • Summa Cum Laude • Best Graduate Award

CERTIFICATIONS

- Data Science Certification; Artificial Intelligence Certificate, University of Toronto (*In progress – 2026*)
- Project Management Professional (PMP) – Project Management Institute
- Certified ScrumMaster – Scrum Alliance; Lean Six Sigma Green Belt – Raymond A. Mason School of Business
- Anti Money Laundering Certification – International Compliance Association

TECHNICAL EXPERTISE

Product Leadership: Zero-to-One Development • B2C/B2B Strategy • Digital Transformation • Product-Market Fit • Customer Activation & Retention • Monetization Strategy • GTM Planning • Stakeholder Management • Agile/Scrum Leadership

FinTech Specialization: Digital Lending • Mortgage Products • Payment Systems • Credit Risk Management • Loan Servicing • Anti-Money Laundering • Core Banking • Collections • Regulatory Compliance

Technical Stack: API Integration • SQL/PL-SQL • Tableau • R • Machine Learning • Salesforce • Cloud/SaaS Platforms • Lending-as-a-Service • CRM Systems • Microsoft Dynamics, Power Platform

Data & Analytics: Advanced SQL • Predictive Modeling • SAS Analytics • Business Intelligence • A/B Testing • Performance Metrics • Google analytics