Eugene Zhang

AI Solutions Lead | Lending and Credit Decisioning | Agents and Automation

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Available now · Open to full-time and contract roles · Singapore citizen, no sponsorship required

SUMMARY

I turned the credit policies of five leading GCC banks into live decision engines for card, auto, personal and SME lending, then built the AI that checks them. A rule change went from six working days to two hours. Most AI consultants come at credit from the tech side and never know what to ask a risk team. I sat in that chair for a year. Now I build the agents and workflows that let a credit team do more with the same people, and the AI services a lender can sell on. The same work carries into wealth management, family offices and private markets.

CORE SKILLS

- **Lending and credit:** retail and SME credit decisioning, credit policy and risk acceptance criteria (RAC), scorecards, affordability and debt burden ratio (DBR), decision trees and matrices, credit bureau rules, approval routing, limits, business requirements documents (BRD), UAT, change requests, regression testing
- **Applied AI:** agent and multi agent systems, workflow automation, retrieval augmented generation (RAG), evaluation, synthetic test data, personal data redaction with local models before any cloud call, MCP, OpenAI, Anthropic, Gemini and local models
- **Delivery:** discovery with credit and risk teams, scoping, vendor due diligence, training the client's own team, handover. Python, SQL, TypeScript, REST APIs, Git, n8n, Claude Code

PROFESSIONAL EXPERIENCE

AI Solutions Lead, Bon Labs · bonlabs.io · Singapore, remote — Jul 2026 to present

Bon Labs helps lending and credit companies become AI-native: agents and workflows for the credit team, and new AI services to sell to their clients.

- Built and handed over a 12 agent delivery team at an enterprise client. A build that took about three weeks now takes two to three days. Their own five engineers run it, with full IP transferred
- Built Olivia, an AI concierge for a founders' members club in Singapore that matches members and makes the introductions, from scoping to live service
- Built Spec, an AI material specifier for architecture firms. It searches the sustainability databases architects already use and resolves the same product listed under different names. First working version in under 10 hours, and it is the product behind the investor deck and the first paid proposal

Business Analyst and Product Development Specialist, Qarar · qarar.org · Saudi Arabia, remote — Jun 2025 to Aug 2026

Qarar is Saudi Arabia's leading credit risk and decision analytics provider, a subsidiary of the national credit bureau.

- Turned the credit policies of five leading GCC banks into specifications, then configured the decision engine myself: intake, bureau rules, RAC, scorecards, approval routing and limits. 20+ releases, 20+ change requests and 15+ UAT plans in one year, up to 85% of the banks' manual work automated
- Built an AI QA agent that checks dev, UAT and live setups against the requirements, flags drift and drafts the fix for an analyst to approve. A rule change went from five or six working days to tested in one to two hours
- Designed a ready-made personal loan product, from scorecards and DBR affordability to decision trees, 60 to 70% ready on day one so a new lender could run it in about two weeks
- Wrote the first requirements for the credit bureau's private AI model and ran the vendor due diligence. Established that the model presented as proprietary was a fine-tuned open source model, and the bureau declined a seven-figure USD contract

Strategic PMO, Internship, Philip Morris International · pmi.com · Switzerland — Feb 2023 to Feb 2024

- Built a project management platform that gave five departments visibility across 200+ projects and saved CHF 244,000 a year, measured by the business at handover. Still in use
- Ran the senior stakeholder demos and the pipeline performance analysis behind the agile adoption across the enterprise, lifting collaboration 15%

Business Analyst, Internship, AIA Financial Advisers · aia.com.sg · Singapore — Jun 2022 to Sep 2022

- Ran a diagnostic of client engagement workflows and designed the CRM and automation framework that followed, cutting manual admin work by 50%

EDUCATION

MSc Business and Economics, Accounting and Financial Management. Uppsala University, Sweden. Jun 2025

BSc Business and Economics, Umeå University School of Business, Sweden. Feb 2024. Thesis awarded distinction. Exchange at Grenoble Ecole de Management, France, GPA 3.9/4.0

AWARDS, CERTIFICATION AND LANGUAGES

Monetary Authority of Singapore. Certified across four financial advisory modules

Industrial and Commercial Bank of China, Private Bank. Honorary credential for portfolio design, financial competition

Philip Morris International. Above and Beyond the Call of Duty. One of three among 120 peers, for a PMO platform delivered three months early

Singapore Armed Forces. Platoon leader. Letter of Recognition for leadership impact across 200+ soldiers

Languages. English and Swedish fluent, Mandarin B1, French and German A2