



## **Jūlija Lebedinska-Ļitvinova**

Chief Risk Officer

Jūlija has extensive experience in risk management and analytics. Before joining 4finance, Jūlija was Head of antifraud and risk processes at Home Credit and Finance Bank, one of the top retail banks in Russia. Before that she worked as Chief Risk Officer at Home Credit Bank Belarus. She has also worked with Klarna AB and GE Money. Jūlija has a PhD in Mathematics from University of Latvia.