Equipment Finance Associate

Requisition	R0000191453
Employer	Royal Bank of Canada
Canadian locations	Burlington (Ontario, Canada)
Primary address	15 PLAINS RD E, BURLINGTON, ON L7T 2B8, Canada
Posted	November 13, 2026
Date in the description	October 28, 2026
Posted deadline	November 28, 2026
Last day to apply	November 27, 2026
Business area	PERSONAL & COMMERCIAL BANKING
Employment status	Regular
Work schedule	Full time · 37.5 h per week
Pay type	Salaried

The position

The Equipment Finance Associate plays a key national middle office role in mitigating credit, client, reputational and operational risks related to simple and complex leasing processes, supporting RCAP Leasing products and services to business clients and partners. The Equipment Finance Associate is a key relationship partner for the client responsible to enhance the client experience through the effective management of leasing administration and fulfillment for leasing transactions. The Equipment Finance Associates support revenue growth, operational effectiveness and risk mitigation balance through efficient and effective end to end preparation and co-ordination of lease documentation from approval through to funding.

Responsibilities

- Timely and accurate updating of information required for all lease details, e.g. details of the supplier, banks and equipment, the last activity using multiple technology systems and applications.
- Production of accurate and timely of all contract documentation (100%) and submission to the client for execution in line with the transaction approval, policy, procedures and PPSA laws
- Timely tracking and gathering of documentation and information with key contractual contacts, e.g. client, suppliers, telephone and/or email brokers required to complete the transaction
- Responsible for reconciling all invoices and proof of payment to ensure alignment with contract approval and policy and procedures, which involves collecting payment receipts and reconciling invoices with the online approval of the transaction, which implies accounting for each proof of payment to mitigate credit risk.
- Responsible for timely monitoring and resolution of deficiencies or orders with the client, internal and external partners
- Complete all security registration operations in line with the Personal Property Security Act, the policy and procedures and the Personal Property Security Act, and the data entry in the application of technology, including the search for the registration service, obtaining exemptions to mitigate risks to the bank.
- Use internal and external resources to assess and resolve funding problems in line with the policy, process and procedural guidelines to meet client needs and increase client base
- Proactive assistance from other team members during peak periods, miscellaneous absences and vacations to ensure the maintenance of established client commitments, quality and service levels
- Provides after sales support by liaising with internal partners (including Business Development Officer (BDO)), vendors, customers, other financial institutions and other internal partners to clarify transactions. Activities related to this responsibility include: follow-up on missing information required to start and complete transactions; collect information to execute documentation using strong knowledge of leasing products, processes, procedures and provincial tax regulations and Personal Property Security Act (PPSA);

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- Upon review of the transaction approvals on the system, identify and the proactively make recommendations to internal partners regarding leasing options and products to ensure enhanced customer experience, mitigate any credit and operational risk to expedite the transaction to close.

Credit Compliance

Responsible for the timely tracking of all lease documents Declaration of the expiration and non-performance of payment orders with clients and internal/external partners and updating of technology applications related to established policies and procedures

Qualifications

Requirements

- Excellent multitasking and organizational competence with ability to effectively manage time and priorities
- Demonstrated ability to solve problems by generating, evaluating and implementing alternatives.
- Detail-oriented and able to comprehend the terms and conditions of contracts

Assets

- Practical knowledge of equipment financing documentation.
- Knowledge and understanding of credit policies, security documents and policies
- Leasing experience
- Working understanding of PPSA (The Personal Property Security Act) laws across the country
- In-depth knowledge of T value, HP calculator, MS desktop (Excel and Word)
- Direct or indirect funding by a supplier/rental experience, including written skills and submitting credit/presentation proposals and financial mathematics
- Bilingualism (English and French) preferred

Pay and benefits

RBC teams aim to grow by working together, thinking ahead and giving dependable advice that helps clients and communities prosper. They support one another, develop their potential and strive for outcomes that benefit the communities they serve as well as the bank.

- A comprehensive program of total flexible benefits, unlimited pay and retirement options
- World-class training programs and career development opportunities
- The advantage of working with a dynamic, collaborative and efficient team where initiative and hard work are recognized and rewarded

Job Skills

Adaptability, Business development, Customer center, Communication, Critical thinking, Curious Mindset, Financial work, Practice management

RBC accepts applications until 11:59 p.m. on the day before the posted deadline.

Our Employment Opportunities

RBC works as One RBC and follows five shared values: putting clients first, integrity, collaboration, respect and excellence. As one of the world’s largest and most successful banks, it sees inclusion and different perspectives as important to continued growth. RBC supports staff in doing their best work, working together, innovating and developing professionally. Its policies and programs foster respect, belonging and opportunities for everyone to create value for clients and communities.

Talent community

People who join RBC’s talent community can receive new postings, career advice and recruitment event updates tailored to their interests.

RBC’s careers portal shares information about career paths and how its teams contribute to client and community well-being.

RBC is accepting applications for an existing vacancy. Qualified applicants may hear from the recruitment team for a more detailed review of their résumé.

Search for requisition R0000191453 on the RBC careers portal.

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