

Eugene Zhang

AI Lead | Credit Decisioning and Risk | Agents, RAG and Evaluation

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github.com/eugenezhangco-spec

Available now · Remote, Asia Pacific hours · Singapore citizen, no sponsorship required

SUMMARY

I wrote the requirements behind lending decisions at five GCC banks. Credit cards, auto loans, mortgages, SME and private lending. Now I build agent systems with retrieval and evaluation built in, and hand them over running. At one client, five engineers run one without me.

CORE SKILLS

- **Applied AI:** Agent and multi agent systems, retrieval augmented generation (RAG), vector search, evaluation harnesses and benchmarking, multi provider orchestration across OpenAI, Anthropic, Gemini and Groq, MCP and tool integration, prompt engineering, fine tuning
- **Credit and risk:** decisioning engine configuration, scorecards, policy rules, BRDs, UAT, incident tracing
- **Build and ship:** Python, SQL, REST APIs, Git, Next.js, Payload CMS, n8n, Claude Code. Deployed on Vercel, Render, Cloudflare and Linux VPS, with Neon and Supabase Postgres

PROFESSIONAL EXPERIENCE

AI Lead, Bon Labs Pte Ltd · bonlabs.io · Singapore, remote · Jul 2026 to present

Bon Labs is a fractional AI team. It builds agent systems and retrieval infrastructure, then trains the client's own engineers to run them.

- Built a 14 agent engineering system that plans, builds, tests and reviews production software. Open sourced under MIT and now the build stack for every project below
- Productised it for a client as a 12 agent team that turns a Figma design into a deployed Next.js site. Handed over with full IP, now run by their five engineers
- Built a retrieval layer over two private corpora, a 142 record knowledge graph plus vector search across 28 topic pages. A monthly eval fails any answer with no source

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.

- Chosen inside Qarar to scope the credit bureau's large language model localisation programme. Wrote the first business requirements document, mapped the architecture requirements, and supported vendor selection
- Wrote the business requirement documents behind 20+ credit decisioning projects for five leading GCC banks, cutting manual processing by 85%
- Built an agentic quality assurance tool the delivery team ran against live configurations. Wrote and ran 15+ UAT plans and over 20 change requests, tracing incidents back to spec

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

Philip Morris International is one of the world's largest consumer goods companies, US\$290B market cap.

- Built a SharePoint based project management platform that gave five departments visibility across 200+ projects and saved CHF 244,000 a year, measured by the business at handover
- Ran the stakeholder demos and pipeline performance analysis behind the agile adoption, which lifted collaboration 15%

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

AIA is Asia's leading life insurance and financial services provider, US\$100B market cap.

- Ran a business diagnostic of client engagement workflows and identified the process optimisation opportunities. Designed the CRM and automation framework that followed, cutting manual admin work by 50%
- Delivered the SAP ERP feasibility study for joining client and financial data

SELECTED PROJECTS

- **foreman.** A 14 agent engineering team. Plans before it builds, reviews before it ships, and never reports success without proof.
- **spec (Prova).** An AI material specifier for architects, built with Jonas Bengtsson. Live retrieval across sustainability databases, 14 Supabase tables, and entity resolution that matches the same product listed under different names. Shipped in under 10 hours.
- **linkedin-os.** A writing system that scores every draft against a corpus of 974 human posts and blocks the ones that read like AI. 214,371 impressions over a year, best single post 47,651.
- **athena.** A personal operations agent running unattended on a Linux VPS. Long-term memory in a knowledge graph, scheduled jobs, and 15+ external systems reached over MCP.

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, 2021

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

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

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