

Specialist Collections Advisor

Hours: 35 hours per
week, Rota basis

Location:
Cardiff Centre

Salary: Up to £28,000pa +
Monthly bonus up to £350

Summary

Assist the Early Arrears Manager to minimize the Company's losses on bad debt. Contact customers, negotiating repayments of arrears or the return of the Company's assets. Take appropriate and effective recovery actions to ensure that the Company's reputation and position is preserved.

Responsibilities

1. Contact customers to negotiate the repayment of their arrears/outstanding balance, or the return of the Company's assets in order to minimise potential losses.
2. Ensure all allocated default work queues are proactively actioned and that the most appropriate and effective action is undertaken in a professional manner.
3. Ensure customer agreements are coded correctly and the appropriate provision taken.
4. Where internal collection procedures have been exhausted, make recommendations for the next course of action. Instruct external field/trace agents or Debt Collection Agencies where necessary.



5. Ensure that all collection procedures are followed in a compliant manner and all necessary electronic notes are documented on customer files. Refer more complex cases to Team Leader/Manager.
6. Be cognitive of patterns in arrears situations (eg Dealers with regular default, hard to contact customers etc.), consider appropriate action to be taken, keeping Team Leader/Manager informed as necessary.
7. Ensure that the cash, card and cheque payments to customers' accounts are recorded and reconciled appropriately. Refer customer queries relating to missing payments to relevant department.
8. Proactively manage the recovery or re-imburement of default charges to customer accounts.
9. Provide customers with a professional and efficient service in an enthusiastic and knowledgeable manner at all times in order to maintain and develop business relationships.
10. Treat customers fairly and aim to deliver fair customer outcomes in all of our day-to-day processes.
11. Ensure that all system based records are maintained in an accurate and timely manner (and ensure that data integrity is maintained at all times) as prescribed by regulatory, legislative and company procedures.
12. Provide management information as requested. Have a sound understanding of all systems used to enhance the business activities, ensuring these are maintained in an accurate and timely manner.
13. Ensure that prompt and regular communication and support is maintained between all internal and external parties to ensure seamless and consistent service levels are maintained at all times, reporting exceptional matters to line management.

