



## **JOB ADVERTISEMENT**

**Position:** Collections Officer  
**Department:** Credit  
**Job Grade:** Band 3  
**Position Location:** Head Office  
**Reports to:** Head of Credit  
**No. of Vacancies:** One (1).  
**Closing Date:** June 12, 2017.

**Purpose of the Position:** To ensure proper management of account receivables by minimizing credit losses and maximizing recoveries. Make sure effective debt collection actions are taken against delinquent accounts in accordance with the statutory and internal policies.

### **Key Result Areas and Responsibilities**

- To ensure that the set targets are met in minimising credit losses and maximising recoveries.
- Providing feedback concerning changes in customer payment behaviour to Management and the Business teams so that appropriate changes can be made to policies, procedures and business strategy.
- Manage net credit losses within budget i.e. maintain provisions and suspended interest within budget.
- Attend to regular queries from the business and customers on a day to day basis.
- Liaisons with external service providers on recoveries and ensure all documentation is well executed.
- Ensures conformity with the overall organization's risk management policies and standards.
- To ensure compliance with the regulatory requirements and the bank's internal policies and procedures on asset classification, recoveries and debt collection.

### **Job Specifications**

#### **Academic and Professional Qualifications:**

- A Bachelor's Degree in Business related field.



- MBA will be an added advantage.

***Professional Qualifications:***

- Qualifications in Credit Management.

**Experience:**

- 3 years working experience in active debt collection/recovery gained in a financial services industry.

***Technical skills***

- *Legislation:* Must be familiar with legislation and statutory requirements regarding loan monitoring, recovery and debt collection.
- *Technology Skills:* Computer literate with proficiency in MS office and graphic applications, data analysis and presentation.
- *Financial Analysis Knowledge:* Ability to comprehend and analyze financial statements.
- *Knowledge of Business Environment:* Must understand local and global dynamics of the business environments facing customers and other stakeholders in the loan/debt recovery process.

**Competences:**

- *Performance Oriented*
- *Personal Ethics*
- *Decisive and Independent*
- *Interpersonal Skills*
- *Negotiation Skills*
- *Communication Skills*
- *Proactive Initiator*
- *Attention to Detail*
- *Human Resources Management Skills:*

Application letter and CV only should be emailed to [HR@NC-bank.com](mailto:HR@NC-bank.com), not later than June 12, 2017. Attachments **MUST** be in one PDF document and not exceeding 5MB size. Only Shortlisted candidates will be contacted. If you do not hear from us by 25<sup>th</sup> June 2017, consider your application unsuccessful.