



Location: Cardiff/ Redhill  
 Department: Collections  
 Direct Reports: 0  
 SMCR: No

## Collections Representative

Reports to: Collections Team Leader

As a Collections Representative, you'll play a crucial role in supporting customers during default situations and managing their accounts. Your primary responsibilities will include contacting customers to discuss their account status, negotiating payment plans, and providing solutions to help them resolve their outstanding balances. You'll also maintain accurate records of customer interactions and payments, making sure compliance with company policies and regulations. Your goal is to provide excellent customer service while effectively managing and reducing delinquent accounts.

## ROLE DELIVERABLES

- Provide excellent customer service.
- Guarantee the efficiency of its client portfolio, to comply with the entity's risk load levels.
- Management of customer accounts, making sure arrears management complies with all regulatory and collections policy.
- Quality in management, complying with the code of ethics.
- Administrative and accounting tasks for our operations.
- Monitoring of our client portfolio in Collections, maintaining contact with the rest of the chain of unpaid bills (including service providers).
- Promoting continuous improvement in our teams with the flexibility to adapt to the market.
- Working across other areas of the company to improve processes and proposals for increasing production.

## JOB CHALLENGES

Making sure all arrears are worked in line with general collections and End of Contract collections policy and all legislative and compliance procedures are followed. Provide a high standard of service to the client and promote maximum recoveries through effective account management. Support the Customer Accounts team and Supervisor when required to.



## EMPOWERMENT

The Collections Representative works within the Collections Department and is provided with their own portfolio of accounts for which they are responsible. The employee is to make sure service levels are respected and performance is maintained at a high level.

The role requires a high level of independence to manage accounts which will include negotiating with the client to secure the best result for the company and the customer. The Collections Representative will promote positive outcomes and be able to adapt to each individual customer's circumstance, this will include settlement offers.

All work is quality monitored and a supervisor available for escalation.

## BUDGET RESPONSIBILITIES

None.

## WORK RELATIONSHIPS

The Collections Representative will liaise with the Early Arrears team, Customer Services and Recoveries/Litigation regarding account referrals

## CANDIDATE PROFILE

Foreign language skills:

- None Required for this role.

Professional qualifications, vocational training, education level:

- None required but studies in business administration, economics, law or similar would be advantageous.

Previous experience required:

- Experience in debt management.
- Experience in negotiation skills.
- Experience in the automotive sector.
- Knowledge in managing defaults.

Person characteristics required:

- Good understanding of the consumer credit market.



- Excellent communication skills.
- Flexibility - Adaptation to changing environments.
- Customer orientation.
- Result orientation.
- Proactivity.
- Teamwork/ Collaborative work.
- Autonomy in decision making.
- Good level of English, spoken and written.
- Advanced knowledge of computer tools (office package).

## CAREER PATH (PRE & POST)

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This position would constitute a promotion for people who have held the following positions:

- Customer Services Advisor.
- Collector.
- Underwriter.

On leaving this position, a job that would be considered a promotion is:

- Fraud and Trace Representative.
- Senior Collections Advisor.

