

Bradford & Bingley Role Profile – Collection Officer

The Arrears Collection Officer is both an interesting and responsible role that requires a proactive individual responsible for contacting customers/third parties for the purpose of obtaining outstanding payments on the gradual discharge of arrears.

The position involves a large amount of communication by telephone, letter and e-mail. Also required will be the day to day processing and administration.

The Arrears Collection Officer's role involves

- Initiating contact with customers
- Maintaining regular communication with customers
- Negotiating acceptable payments taking into account the clearance of arrears and determining the individual's budget and income.
- Consult with legal representatives, third party agency.
- Instruct 3rd parties in the pursuit of attainable solutions
- Analyse technical situations
- Offer recommendations for course of action
- Demonstrate initiative and creativity in the delivery of specific cases
- Monitor 3rd party performance against service
- Maintain full and accurate records
- Demonstrate a flexible and positive attitude
- Work towards the achievement of set targets.

Business Management

The role of the Arrears Collection Officer is essential to the smooth running of the business unit that undertakes the cost-effective management of arrears cases. It is essential to the delivery of service to both clients and customers and requires that he/she:-

- Record and analyse information both accurately and fairly
- Is willing to be part of and fully support a successful team
- Demonstrates enthusiasm, interest, conviction
- Works towards full achievement of targets at personal and team level
- Complete assessment of each case
- Develop/bring with you a broad understanding of the mortgage business
- Interact with other business areas to develop team working and achievement
- Seek out improvement opportunities
- Become an expert

Skills and Knowledge

- Excellent communication skills- telephone/letter writing
- Decision- making and problem solving skills
- Planning and organising skills
- Listening and observational skills
- Negotiation and Influencing skills
- Team Working
- Positive attitude
- Flexible and innovative approach
- Good keyboard skills
- I.T Skills