

## Organisation



### Primary purpose of the role:

To administer and control the management of Debt Management accounts and Vulnerable Customers ensuring a high standard of organisation is maintained for effective collection of debt. To ensure that all Specialised Debt Management procedures and company policies are respected. To ensure all compliance, targets, objectives and quality standards are respected and monitored.

To cover the Collections Administrator role as and when required during periods of absence.  
To deputise for the Specialised Management Coordinator as and when required to do so

### Main responsibilities:

- > Manage the Vulnerable Customer (VC) database and ensure all contracts are worked in line with the VC guidelines and agreed service levels
- > Ensure all VC accounts are processed and managed correctly, complying with procedures and guidelines issued by the company
- > Ensure that any VC assistance does not increase or prejudice lending risks and/or potential financial loss to the company.
- > Ensure all vulnerable customers are dealt with in accordance with FCA regulatory requirements, particularly CONC principles for businesses 6 and 7.
- > Identify customer's needs and requirements for VC as well as having a clear understanding of their current and future financial capabilities, trying to avoid the possibility of repossession.
- > Ensure any DMP/VC arrangement is reasonable and in line with the customer's ability to pay and maintain the arrangement; at the same time not increasing the customers' level of debt.



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- > Ensure any DMP/VC arrangements respect the guidelines for Treating Customer Fairly and forbearance as required under CONC7 and the FCA.
- > Ensure procedures concerning customer's health are followed and we comply with MALG guidelines including the updating of the mental health log
- > Identify any improvements that can be made within the process and make recommendations to the Specialised Management Coordinator aimed at improving performance and service
- > Ensure all performance reporting is up to date
- > Ensure a DMP project is run every month to identify potential customers in need of assistance.
- > Deputise for the Specialised Management Coordinator when required to do so
- > Cover for the Collections Administrator as when required to do so.

## Operational context

### Working environment

Based in the office at 61 London Road, Redhill

### Decision making scope

Departmental Manager /Supervisor available at all times. Role has been defined and procedures in place. Daily/weekly/monthly objectives predefined by the role or targets set by the Head of Collections  
Decisions can be made in line with the pre scribed scope of the role and any other matters outside of the procedures must be referred to the Specialised Management Supervisor/Head of Collections

### Supervision received

Although there are detailed procedures there is an element of autonomy within this role. Any matter outside of the procedures would be referred. The role and structure of the position and duties are as advised in the procedure.

## Principal challenges/difficulties

Central teams:-Manage the relationship and ensure that we comply with all policies. Monitor and manage performance, compliance and reporting.

Customer Services: - Manage/liaise regarding account referrals for DMP/CASM/VC

Recoveries/Litigation: - Manage/liaise regarding account referrals for DMP/CASM/VC

## Statistical details

### 1. Number of direct reports:

### 2. Economic data:

### 3. Any other quantitative data:

- > This role plays a vital part in the implementation of the TCF and forbearance obligations of the company
- > To ensure that DMP policies are respected and performance monitored and reported



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## Qualifications & experience:

### Foreign language skills:

- > None required for this role however French would be advantageous

### Professional qualifications, vocational training, education level:

- > Maths & English to GCSE level or good numeracy and analytical skills
- > Good systems aptitude and working knowledge of the Motor Finance Business Objects, Access and Excel.

### Previous experience required (please state if essential or desirable):

- > Minimum of 3 years in the motor finance industry and previous experience in the collections area an advantage but not essential.
- > Knowledge of the Consumer Credit Act an advantage but not essential
- > Knowledge of Principle 6 and CONC7 an advantage but not essential

### Person characteristics required:

- > Must have good people skills and ability to manage difficult conversations and complex client situations
- > The applicant would need good numeracy and analytical skills
- > Be flexible and have strong interpersonal skills.
- > Needs to retain diplomacy and assertiveness with a strong conviction
- > To be able to manage confrontation
- > Good time management and prioritisation skills
- > To be confident and able to react quickly and efficiently to the varying demands of the role and to find affective solution/resolution of queries and disputes.

### Career path:

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

- > Customer Accounts Advisor/Fleet Vehicle Returns Advisor

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

- > Specialised Management Co Coordinator



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