



Job Description

Delinquency Officer

Job Summary:

The Delinquency Officer is responsible for the collections and rehabilitation of delinquent accounts within the Asset Management, Delinquency, and Recoveries Department. This position interfaces with employees and external clients.

Job Band: Level 6

Supervisory Responsibilities:

- None.

Duties/Responsibilities:

- Responsible for contacting all delinquent customers in accordance with the Bank's standard operating procedures and follow-up on payment agreements.
- Responsible for working on assigned queries.
- Negotiate payment plans with clients and submit recommendations for management consideration.
- Prepare and recommend;
 - restructures.
 - Repossessions
 - Bids
 - Settlements
- Prepare legal packages for foreclosure.
- Responsible for performing Site Visits and Client visits.
- Prepare write-off packages.
- Prepare guarantee packages.
- Prepare advertisements for the sale of repossessed assets.
- Address all client queries regarding their accounts.
- Review files for legal and or investigation.
- Liaise with the Legal Department on legal matters.
- Prepare periodic reports and update the department folders.
- Manage the NAL dashboard by updating daily/weekly.
- Must be able to frequently travel to the Family Islands.
- And all other related duties as assigned.

Required Skills/Abilities:

- Excellent verbal and written communication skills.
- Excellent interpersonal and customer service skills.
- Proactive and independent with the ability to take initiative.
- Excellent time management skills with a proven ability to meet deadlines.
- Able to maintain confidentiality.
- Advanced Microsoft Office Suite skills or related software.

Education and Experience:

- Bachelor's degree in Banking or related field preferred.
- Three years of work experience in a related field/position required.

Physical Requirements:

- Prolonged periods of sitting at a desk and working on a computer.
- Must be able to stand and walk for prolonged periods.

Name: _____

Signature: _____

Date: _____