

Exciting Career Opportunities

Senior Retail Recoveries and Collection Officer

Reporting To: Recoveries & Collections Manager

Business Unit: Credit

Location: Lusaka

Job Purpose: To supervise and monitor the retail collections and recoveries team and collect delinquent accounts by contacting customers in arrears by telephone, mail or field visit and secure payment arrangements in line with agreed financial targets.

Key Areas of Responsibility

- Supervise the retail collections and recoveries team
- Achievement of collections and recoveries targets
- Achievement of desired delinquency, flow, collections and recovery targets
- Ensure recovery of full outstanding balances from customers by engaging customers telephonically or conducting field visit where appropriate.
- Adhere to regulatory, internal policy and governance process standards in order to manage inherent risks within the collections environment
- Build professional working relationships with all stakeholders, displaying sound abilities to listen, advise, influence, negotiate and present at all levels
- Third party management

(attorneys and debt collection agencies)

Qualifications & Experience

- Grade 12 School Certificate (including maths & english)
- Relevant business degree, preferably with a major in Business Administration, Finance, Accounting, Economics, Law or a related discipline Experience in banking procedures
- Strong communication, negotiation, problem solving and analytic skills
- 2+ years banking experience encompassing full understanding of Retail products (mortgages, personal loans, overdrafts, vehicle and asset finance, scheme loans and microfinance), retail collections & Recoveries
- 2+ years experience in a leadership role

Interested Applicants who meet the job requirements should e-mail their CV's to **jobs-zm@bancabc.com**. Only shortlisted candidates will be contacted. Be sure to include the job applied for in the subject field. **Closing date: 20th November 2018.**

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