

## Job Profile

Job Title: **Collections & Customer Support Officer**  
Company: **UK Credit Ltd**  
Location: **Norwich**  
Reports to: **Collections Team Leader**



### Main Purpose of Job

You will be a flexible, dynamic, innovative, forward-thinking and focus driven Collections & Customer Support Officer, who is ambitious, resilient with a proven ability to deliver excellent customer service within a regulated environment.

This role is responsible for all aspects of debt collection – general needs and former arrears. There is an opportunity to become involved in the arrears recovery process from beginning to end, whilst working within a demanding and rewarding customer service environment.

The aim will be to improve the overall portfolio & payment performance, through the effective use of arrears management treatments and techniques, by supporting and guiding the customer to help bring their loan payments up to date.

You must be a strong communicator, both by telephone and in writing, with a high level of attention to detail and enjoy working in a fast paced team.

### Primary Responsibilities

- Be responsible for UK Credit customers from the moment arrears are first accrued, through to bringing accounts up to date, or instigating litigation
  - Proactively contact customers to discuss current arrears, including the effective use of outbound telephone calls, letters, emails and SMS to garner contact with the customer
  - Respond to various types of incoming customer contact, including telephone calls, emails and letters, and to respond to that contact within agreed service standards
  - Negotiate specific treatments for customers and to ensure the type of treatment negotiated is relevant to the severity of each customer's arrears on an individual basis, including amongst others, the use of promises and arrangements
  - Meet pre-set role objectives, including a variety of individual, team and department performance measures
  - Meet specific performance and roll-rate objectives
  - Follow documented best-practice processes throughout all work which is undertaken, and across all arrears severity types
  - Meet all pertinent regulatory requirements (CCA, DPA, ML, TCF, Legal etc), and to understand and fully adhere to both your own responsibility and commitment as an individual, and the company's, fully compliant activity
  - Conduct one-off pieces of work at the request of line management
  - Liaise with 3<sup>rd</sup> parties throughout the arrears management process, these may be acting on the customer's behalf to negotiate an acceptable treatment, or our own behalf throughout the litigation process. The above attributes will help you with the day to day job but to really succeed and develop, you will be enthusiastic, hard-working and self-motivated.
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Key Competencies		
Personal Qualities	Customer Focus	<ul style="list-style-type: none"> <li>Demonstrate passion around customer service in order to provide the highest possible service</li> <li>Understanding of our customers wants and needs; address and exceed expectation</li> <li>Understand the importance and demonstrate the ability to deliver exceptional customer service at all times</li> </ul>
	Ethical	<ul style="list-style-type: none"> <li>Achieve the right outcome for our customers</li> <li>Always do the right thing by your colleagues and our customers</li> <li>Take responsibility</li> <li>Use integrity and be honest and open at all times</li> </ul>
	Professional	<ul style="list-style-type: none"> <li>Pay attention to the Company principles &amp; values and follow them</li> <li>Take work seriously, speak up if you have questions, ideas or concerns</li> <li>Treat customers, colleagues and partners the way you would hope to be treated, in a pleasant and polite manner</li> </ul>
	Consistent Performer	<ul style="list-style-type: none"> <li>Achieve key objectives in line with business objectives</li> <li>Consistently work to a high standard</li> <li>Emphasis on quality</li> </ul>
	Commitment	<ul style="list-style-type: none"> <li>Show dedication, enthusiasm, inspiration and pride in your work</li> <li>Effective engagement – feeling positive about doing a good job</li> <li>Willingness to undertake continual training and coaching</li> </ul>
	Driven	<ul style="list-style-type: none"> <li>Remain focused on the bigger picture as well as the smaller details</li> <li>Find ways to succeed by finding solutions to problems</li> <li>Have the extra energy required to make another effort or try a different approach</li> </ul>
Skills	Organisational	<ul style="list-style-type: none"> <li>Effectively plan daily workload to ensure objectives are met and exceeded</li> <li>Methodical approach and attention to detail</li> </ul>
	Effective Questioning & Listening	<ul style="list-style-type: none"> <li>Listening sincerely and without agenda</li> <li>Ask clarifying questions when the customer says something vague or that requires elaboration</li> <li>Listen for underlying meanings, clues and respond accordingly</li> </ul>
	Strong Communication	<ul style="list-style-type: none"> <li>Excellent written and verbal communication skills</li> <li>Intuitive approach</li> <li>Considerate &amp; adaptable approach</li> <li>Managing emotions &amp; stressful situations</li> </ul>
	Negotiation	<ul style="list-style-type: none"> <li>Interpersonal &amp; persuasive</li> <li>Effectively identify and handle underlying customer concerns</li> <li>Identify and react to customers challenging queries in a positive manner and take a proactive approach in establishing the right out come</li> </ul>
	Logical	<ul style="list-style-type: none"> <li>Ability to assess a case on its own merit and spot the anomaly</li> <li>Make clear, reasoned and informed decisions at all times</li> </ul>
	Resilience	<ul style="list-style-type: none"> <li>Experience in dealing with customers in a difficult situation</li> <li>The ability to remain calm, collected and in control</li> </ul>
Knowledge	Customer	<ul style="list-style-type: none"> <li>Understanding of customer demographics</li> </ul>
	Product	<ul style="list-style-type: none"> <li>Sound knowledge of our product</li> </ul>
	Compliance & Risk	<ul style="list-style-type: none"> <li>Clear understanding of the FCA and associated regulations</li> <li>Clear understanding of DPA, TCF, fraud prevention and complaint handling</li> </ul>
	Market	<ul style="list-style-type: none"> <li>Knowledge of the whole of the loan market and our competitors</li> </ul>
	System	<ul style="list-style-type: none"> <li>Sound understanding and confident handling of computer / software / communication systems</li> </ul>

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Specific Accountabilities		
Delivery	KPI / Metrics	Explanation
Financial Returns	To be set on a monthly basis	All KPI's and Performance metrics for the upcoming month will be explained to you by your Manager
Commercial Success	UK Credit Ltd Profitability	To positively contribute to the profitability and success of UK Credit
Operational Effectiveness	Case Management	To Manage your float of cases in a professional and timely manner in line with the requirements detailed above
Corporate Governance	Adhering to stipulated policies and procedures	There are a number of stipulated policies and procedures that must be followed to ensure adherence to compliance requirements. Training will be provided to all job holders

Know How	
Educational Qualifications	Good standard of secondary education with at least C-grades in Maths and English together with higher levels of education
Professional Qualifications	Ideally, you will be a student/member of the Institute of Credit Management
	Hold the certificate Consumer Debt Collection (CertDC, IFS Qualification) or be prepared to study towards and complete within the first year of employment
Job Training / Experience	You must have experience of either working in a call centre environment as a customer service advisor or have held a previous role within collections
	You must have experience of working towards daily and monthly objectives
	Experience of collections or arrears management within an unsecured regulated financial services environment would be beneficial

Salary, working hours & benefits	
Salary	£20,000 to £26,000 basic (depending on experience) Company profit related bonus scheme
Working Hours	40 Hours On a shift basis you will cover the core business hours of 08:00 to 20:00 Monday to Friday. 1 Saturday every month to be worked, paid at time and a half (these hours may be flexed dependent upon business needs and priorities)
Holiday	21 days + bank holidays, increasing incrementally by 1 day per year (max 25 days)
Benefits	Pension contribution (8%) Private Medical Healthcare Death in Service 4 x salary