

# Credit Solutions Manager



## Purpose

This role is responsible for overseeing TSB's "at-risk files" including credit watchlist files and distressed files and managing relationships with rural, commercial, business and property finance customers who are experiencing financial difficulty. This role will lead debt recovery processes including Farm Debt Mediations, and work to develop credit turnaround strategies as well as providing credit decisioning support, as required.

## Role dimensions

- **Reports to:** Head of Financial Risk
- **Department:** Risk
- **Direct Reports:** N/A

## Person specifications

- 10+ years' Banking experience, including management of at-risk files and commercial/agri credit decisioning.
- New Zealand Certificate in Financial Services Level 5 or equivalent.
- Experience in developing/implementing workout strategies and legal action for debt recovery.
- Demonstrated understanding of Banking practices, debt recovery processes, credit turnaround management, provisioning, and of NZ regulatory framework.
- A tertiary qualification in a related discipline preferred.
- Strong communication, with the ability to engage, collaborate, influence, advise and build relationships,
- A high level of emotional intelligence to manage complex situations while remaining diplomatic and cognisant of customer wellbeing.

## Role specific areas of responsibility

- Responsible for the day-to-day management of at-risk files, including credit watchlist and distressed files and providing specialised engagement and support for to customers who are experiencing financial difficulty.
- Create individualised action plans and develop and execute appropriate strategies for turnarounds, collections, and recovery for credit watchlist and distressed files in conjunction with customers and professional advisers, to deliver outcomes in the customers' best interest.
- Contribute to associated governance reporting for the portfolio, to provide oversight of high-risk lending, distressed assets and decisioning.
- Maintain a network of external professionals including legal and accounting specialists, to support management of portfolio and enable a more considered customer experience.
- Work closely with the Business, including Business Property Finance, Credit Risk, and Credit decisioning teams and as required, providing advice and guidance to manage distressed or very high risk (watchlist) accounts to the highest standard.
- Support to build knowledge and capability through the delivery of lead informal training sessions to develop client management and customer care skills.
- Contribute to the risk asset review and quality assurance of key risk areas outside credit origination process.
- Provide backup cover for Senior Credit Manager - Commercial Lending, during times of absence or overflow.

From time to time there may be additional activity not contained within this position description that the appointee is to complete in the interests of the appointment and their own personal development.

This position description provides a broad overview of responsibilities. The position description is a living document, and the Bank reserves the right to amend from time to time as required.