

# Customer Care Specialist



## Purpose

Provide pro-active support to customers who are experiencing financial stress through managing and minimising loan arrears and other forms of credit control activity. Apply a customer centric 'solutions' focus that seeks to provide timely intervention, appropriate strategies, and effective actions, to achieve customer rehabilitation. Where meaningful and sustainable arrangements cannot be achieved, continue to provide support which seeks to balance both Bank and customer outcomes.

## Role dimensions

- **Reports to:** Manager - Customer Care and Support
- **Department:** Operational Excellence
- **Direct Reports:** Nil
- **Financial Authority:** Nil

## Person specifications

- Previous experience in a Credit Control role, preferably with vulnerable customers.
- 5+ years experience in Banking or Financial services.
- New Zealand Certificate in Financial Services (Level 5)
- An understanding of relevant legislation (e.g., Property Law Act, Personal Property Security Act, Credit Repossessions Act, CCCFA, AML and Privacy Act).

## Role specific areas of responsibility

- Identify the cause of an individual delinquency and develop an appropriate and effective management strategy tailored to the customer's individual situation in order to resolve problematic accounts.
- Understanding the lending principles and practices at TSB to ensure appropriate restructuring solutions or payment suspensions are put in place for the benefit of both the customer and the Bank.
- Working with external professionals, including Solicitors, Accountants and Registered Valuers to achieve a balanced outcome for both the customer and the Bank.
- Build relationships with customers by delivering meaningful quality conversations and exercising strong communication and negotiation skills to achieve the best possible outcome for both the customer and the Bank.
- Providing guidance to the network with respect to borrowers presenting with repayment difficulties and assuming ownership of the customer relationship where appropriate.
- Ensure ongoing compliance with relevant legislative requirements including but not limited to, CCCFA, Property Law Act and the Code of Banking Practice.
- Taking appropriate and timely action on arrears and other issues for customers deemed as vulnerable.
- Manage insolvent customers, register claims and prepare documents for Bankruptcy and court seized securities.
- Manage write-offs and recoveries including general ledger reconciliations, preparation of documentation and lodgment of bad debts with collection agencies and preparation of documentation required for legal recovery process and the instruction of external parties to take recovery action.
- Identify best practice changes to customer care policies, processes, documentation, systems and reporting tools to improve performance.

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.