

Recovery Agent: Credit Direct Ltd

About Credit Direct Limited

Credit Direct provide Consumer Finance through innovative instalment payment

Key Roles and Responsibility

- Field Calls on overdue customers to guide them to repay and complete company's recovery target;
- Review accounts that are behind on their payments to determine appropriate actions for recovery
- Discuss possible options available to customers who are facing financial Hardship in order to come to mutually arrangements which prevent further default
- Invent effective ways to persuade the defaulting customers, increase the rate of repayment and reduce bad debt losses;
- Achieve month on month targets and Key Performance Indicators (KPI) for the company
- Input customer feedback from on the loan management system and prepare daily and weekly report
- Liaise with sales team and reconciliation teams to resolve customer queries/complaints
- Report to Team Lead Collections & Recovery
- Other tasks as assigned.

Business Competence and Skills

- Skilled use of Microsoft Office, especially Excel;
- Minimum of I-year work experience
- Strong learning ability and pressure resistance;
- Overdue account collection/recovery experience

Behavioral Competence

- Professional and approachable communication skills over the phone;
- Good negotiation and persuasive skills;
- Details oriented: pay attentions on details with a high level of accuracy;
- Time management: prioritize tasks to meet deadlines;
- Be prudent, precise, and detailed.

Education: College or above degree

Language: Good written and spoken skills in English

KPI FOR RECOVERY AGENT	
Status	Count
Daily Field Calls	25
Right Party Contacted	100%
PTP Generated	90%
Collections Rate	88%

