

Title	Account Manager - Credit Services	Approval Date	May 2022
Business Unit	MTF Finance Collections	Location	Levin
Reporting to	Credit Services Team Leader	Direct Report	Nil

Overview of Role

The Account Manager - Credit Services will operate as a member of the Collections team.

- The primary purpose of the role is to provide high quality cost effective Collections team to minimise the risk of bad debts through good credit management.

Relationships

Internal	External
<ul style="list-style-type: none"> Management Team 	<ul style="list-style-type: none"> Debtors Agents

Key Accountabilities

- The role is responsible for the day to day tasks within the collections team to manage the debtors of Oxford Finance.
- All Account Manager - Credit Services provided should comply with the regulatory and legislative framework within which Oxford Finance operates.

Accountabilities	Performance Measures
Team Responsibilities	
<ul style="list-style-type: none"> Take ownership and personal accountability for resolving issues and promoting a team environment. Actively seek to grow skills and capabilities positively taking on board coaching, training and feedback. Take personal responsibility for performance and development plans in setting and achieving goals. Where appropriate document and share specialist skills and expertise to grow overall team capability. Takes pride in Oxford Finance and actively promotes us to clients and customers. Takes personal ownership for the delivery and support of Oxford Finance strategy initiatives to the customers/clients of Oxford Finance. 	<ul style="list-style-type: none"> Actively involved with own self-development Self-managed and displayed through personal behaviours and actions taken during your normal working day both internally through the team environment and externally when represented our branch in public.
Results Driven	
<ul style="list-style-type: none"> Work as part of a positive, supportive team that encourages others to achieve personal and company goals. Training needs are highlighted for follow up. Performance and behavioural targets are achieved. Is seen as a positive role model by peers and the wider Oxford Finance Team. Proactively shares skills and expertise. 	

<ul style="list-style-type: none"> • Works as part of a unified team working together to achieve company goals. • Can understand and can articulate Oxford's vision and strategy for the future. Positively represents strategy initiatives to our customers/clients. 	
Compliance & Risk Management	
<ul style="list-style-type: none"> • Maintain a strong compliance and integrity in line with the company's legislative requirements and company policy • Identify and take ownership of any risk related issues, and proactively advise Management of these promptly to address them. 	<ul style="list-style-type: none"> • Demonstrated adherence to the company's legislative requirements and company policy. • Risks are identified and reported using the correct process
Operational Performance	
<ul style="list-style-type: none"> • Proactively pursue overdue payments, advising customers of payment options and providing a clear, streamlined credit service. • Follow process/training documentation to ensure that all customer calls, emails, court & end of month processes are effectively processed through our system. • Highlight potential opportunities for cost recoveries and process improvements to the Credit Manager and actively promote Oxford Finance to our clients. • Maintain a working knowledge of all relevant regulatory acts and requirements. • Meet performance and KPI targets as set by the Credit Manager. • Ensure all reporting and payment deadlines are met to ensure effective business operation as required. • Issues are investigated, root causes identified and effective solutions put forward. • Regularly suggests process improvements and highlight any gaps in documentation. • Escalate any potential complaints or situations requiring a higher level review as appropriate to the Business Services Manager. 	
Personal development	
<ul style="list-style-type: none"> • Attends relevant and value adding professional courses and programs in consultation with the manager 	<ul style="list-style-type: none"> • Achieve required growth and maintenance of contemporary knowledge, as determined in discussion with, and by the manager
Health and Safety	
<ul style="list-style-type: none"> • Ensures own safety and the safety of others around Turners businesses • Follows all Turners and 'best practice' safe work procedures, practices and instructions 	<ul style="list-style-type: none"> • Meet standards as determined by the Manager, and/or the Turners H&S Officer

<ul style="list-style-type: none"> • Immediately/promptly reports all work related hazards, accidents, incidents, near miss, injuries and illness • Ensures their work area is free of potential hazards 	
General	
Any other duties as and when required to ensure continuity of business	

Qualifications and Experience

Essential

- NCEA Level 3 English and Maths or equivalent
- 2 years' experience in credit control or customer service
- Computer literacy
- Intermediate Microsoft Office in Outlook, Word and Excel
- Knowledge of credit control procedures and legislative requirements in the credit control area

Preferred

- Previous credit control experience in a Retail or Finance industry
- Understanding of the pre and post litigation process when dealing with secured motor finance

Specific Requirements

- Legal right to work in NZ as defined by Immigration NZ
- Full Driver License (remove if not required)
- Experience in operating in the regulatory and legislative framework within which Oxford Finance operates

Competencies

- **Accuracy** – prepares and carefully reviews reports etc and ensures that they have internal consistency
- **Attention to detail** – pays close attention to the details of a project or course of action
- **Communication Skills (Verbal)** – Orally communicates ideas, instructions, and information so that they are clearly understood by others in formal or informal situations
- **Communications Skills (Written)** – Writes clear, concise, and grammatically correct presentations, that others can easily understand
- **Credit Management** – Understands the basics of credit management and how to write, develop and customise credit policy for a changing environment for lending
- **Initiative** – A bias for taking action, making decisions and proactively doing things for both current and future opportunities.
- **Interacting with People** – Relates well with people from a wide variety of backgrounds.
- **Managing Up** – Demonstrates the ability to effectively manage upward through recognising when it involves one's manager, what type and amount of information to share, and how best to implement goals and objectives
- **Networking** – Builds strong working relationships with others outside one's team to enlist the support of both people and resources to complete tasks
- **Personal Work Standards** – Establishes high personal work standards and works to achieve them because of high internal motivation
- **Customer Service** – Understands the requirements of customer service and has the ability to maintain a high level of customer contact to meet servicing requirements of the role. Ability to handle enquires from customers
- **Adaptability** – Responds positively to change. Maintains effectiveness when confronted with new work situations or the uncertainty and ambiguity that comes with change. Is open to new ideas, assignments and approaches.
- **General Business Finance** – Understands basic business principles in conducting one's duties (e.g. profit and loss, cost benefit, ROI, depreciation and profitability) and applies the knowledge to achieve objectives.
- **Information Gathering** – Asks the appropriate questions and gathers necessary information which guarantees that all relevant facts will be considered before a decision is made or an action is initiated.

- **Customer and Personal Service** – Knowledge of principles and processes for providing customer and personal services. This includes customer needs assessment, meeting quality standards for services, and evaluation of customer satisfaction.
- **Negotiation** – Explores interests and alternatives to reach results that gain the support and acceptance of all parties. Wins concessions without damaging relationships.
- **Problem Solving** – Understands the factors/forces that shape customer (internal and external) needs (including private and institutional customers), easily comprehends the customer’s position and finds innovative and cost effective solutions to problems.

Agreed

Employee

Manager

Signed:

Signed:

Name:

Name:

Date:

Date: