

JOB DESCRIPTION

JOB TITLE	Credit Card Arrears Representative
DEPARTMENT/UNIT	Operations/Card Centre
REPORTS TO	Manager – Card Centre
TERMS	Permanent ☒ Contract ☐ Full-Time ☒ Part-Time ☐

Job Summary

The Credit Card Arrears Representative is responsible for monitoring and managing accounts with arrears balances on credit cards. This role involves communicating with customers, and developing repayment plans to reduce arrears while ensuring compliance with company policies and regulations.

Essential Duties and Responsibilities

1. Conduct periodic reviews of customer accounts to identify overdue balances and assess the aging and severity of arrears.
2. Initiate proactive outreach to customers via telephone, email, and formal written communication to address outstanding obligations and negotiate appropriate repayment arrangements.
3. Accurately record all customer interactions, agreed payment terms, and subsequent follow-up actions in the internal system to maintain a detailed and auditable account history.
4. Ensure all collection activities are executed in strict adherence to applicable laws, regulatory requirements, and internal policies governing debt recovery and customer engagement.
5. Compile and present timely, data-driven reports on arrears performance, including aging analysis, collection trends, recovery rates, and outstanding balances, to support informed management decision-making.
6. Prepare accounting entries to reconcile and clear delinquent card accounts.
7. Maintain organized documentation and records of all client engagements and meetings to support transparency and audit readiness.
8. Collaborate effectively with internal stakeholders including the Remedial, Compliance, and Customer Service teams to address customer issues and enhance service delivery.
9. Provide clear and professional communication to customers regarding account status, available repayment options, and the potential consequences of continued non-payment to promote resolution and maintain transparency.

10. Undertake all such other duties and responsibilities as may be assigned by Management from time to time.

Essential Education and Experience

- A Diploma in Business Management
- One (1) year's banking experience

Desirable Qualification

N/A

Knowledge/Skills and Abilities

- A sound operational knowledge of the Bank's software
- Comfortable working knowledge of the procedures for various non-cash transactions
- Self-Serving Banking Channels — GO Banking, Mobile Banking, ATM, POS, etc.
- Working knowledge of the bank's retail and commercial products and services, product features, benefits and related pricing policies and procedures
- Ability to use the Microsoft Suite of products
- Extensive knowledge of automated teller machines and applicable software
- Ability to work independently