

## Job Description

<b>Job Title</b>	<b>Credit Controller</b>		
<b>Status</b>	Full Time <input checked="" type="checkbox"/> Part Time <input type="checkbox"/>	Permanent <input checked="" type="checkbox"/> FTC <input type="checkbox"/>	Duration:
<b>Department</b>	Credit & Risk		
<b>Location</b>	Wolverhampton		
<b>Reports to</b>	Donald Wilson		
<b>Job Purpose</b>			
To lead the collections and allocations team, drive out greater efficiencies, performance manage the individuals, develop and instigate recovery strategies, provide detailed progress reports / KPI performance to Group Risk Director and agree debt recovery actions whilst managing recovery agent and legal relationships.			
<b>Duties and Responsibilities</b>			
<ul style="list-style-type: none"> <li>• Manage / lead our team of credit controllers and cash allocation administrators.</li> <li>• Undertaking appropriate performance management of the team to ensure collection and cash allocation targets are met, compliance with policies and procedures, and to maximise benefits of CL system</li> <li>• Escalation point for credit controllers in relation to problem debt cases.</li> <li>• Authorising payment plans (within guidelines) or escalating plan requests if outside guidelines</li> <li>• Supporting Credit Controllers in identifying problem cases requiring recovery action.</li> <li>• Managing the instruction, and tracking performance, of debt recovery or legal agents in conjunction with Credit &amp; Risk</li> <li>• Provide regular reporting to Group Risk Director on collections performance and problem cases to support GLF and board reporting</li> <li>• Work with Group Risk Director on reviewing aged debt reports, identifying / approving forbearance, Watch cases and reporting to Arbuthnot Watch Committee.</li> </ul>			
<b>Objectives &amp; Key Results / Measures</b>			
<b>Objectives / Accountabilities</b>		<b>Key Results / Measures</b>	
Delivering Credit Control and cash allocation targets		Arrears within agreed thresholds and cash allocation up to date at all times.	
Completing appraisals within agreed timescales		Full year by end January / half year by end July	
Ensuring use of CL system is fully maximised			
Providing accurate and timely reporting to Group Risk Director for GLF and Board meetings		To be agreed with Group Risk Director	
Providing accurate and timely reports to Arbuthnot Watch Committee		Within 7 days of month end or as required	
Instructing debt recovery action in a timely fashion		In line with policy and procedures	
Identifying problem cases, setting strategies for recovery of arrears and tracking progress		Reports to Group Risk Director minimum monthly on aged debt and arrears actions	
Ensuring policies and procedures are following by team and reporting any breaches to Group Risk Director		Complied with at all times	

<b>Requirements (qualifications/skills/abilities)</b>			
<p>Ideally with a Chartered Institute of Credit Management, but not essential  Experienced team leader and performance manager  Experienced debt collector, preferably within an asset finance environment  Experienced in working with debt collection agents and legal firms to recover arrears  Good understanding of and experience in using Excel, Word, and PowerPoint  Good understanding of legal requirements relating to debt collection and working within the financial sector</p>			
<b>Special working conditions</b>			
n/a			
<b>Direct Reports (where applicable)</b>			
Credit Controllers and cash allocation administrator(s)			
<b>Key Dependencies (Internal)</b>		<b>External Interactions</b>	
Data accuracy within systems Support of Finance function Support of BDMs Support of Fleet department Support of wider Credit & Risk team		Customers Collection agents Lawyers	
<b>Holiday Cover Provided to</b>		<b>Holiday Cover Provided by</b>	
Senior Credit Controller		Senior Credit Controller	
<b>Issued by:</b>		<b>Date:</b>	
<b>Received by:</b>		<b>Date:</b>	
<b>NOTE: This Job Description is not intended to be all inclusive.  Employees may be asked to perform other related duties to meet the ongoing requirements of the business.</b>			