

# ARREARS MANAGER

## Lloyds Bank GmbH - Amsterdam

Do you want to broaden your horizon and expand your experience? Do you want to learn from the international expertise of Lloyds Bank GmbH? Do you want to be part of our Collection and Recoveries department? And, are you a passionate and driven professional? Then we are looking for you!

### **POSITION**

This Role is positioned within the Collections & Recoveries Department (C&R) of Lloyds Bank GmbH, part of Operations.

In this role the Arrears Manager is responsible for managing a portfolio of distressed mortgage accounts, with the overall aim to decrease the amount of arrears and decreasing and minimising the residual debt with regards to residential mortgages. The Arrears Manager is responsible for the entire collection process from first reminder to the assistance of the customer in financial difficulty throughout the enforced auction of the property, and the collection of the residual debt (if any). Always making the best decisions in the interest of the customer and the Bank, whilst considering, circumstance and appropriate legislation/credit policies, etc.

### **KEY ACCOUNTABILITIES**

#### Decreasing Residual Debt

Contribute to the decrease of residual debt by ways of making individual arrangements in order to receive maximum payments. In addition, accompany private and enforced auctions of the pledged property.

#### Stakeholder management

Manage and maintain good relationships with external parties, such as real estate agents, bailiff offices and lawyers.

#### Administration

Accurately administer all arrears data and keep track of additional relevant information with regards to arrears in such a way, that information is available instantly and can be monitored.

#### Management Information

Provide Management Information upon request.

#### Arrears Accounts

Effectively manager accounts in arrears, from opening the file, to making individual settlements. The Arrears manager will assess customer's circumstances, review the financial situation, make recommendations (i.e. restructuring of the mortgage) and make the best decisions in the interest of the customer and the Bank, whilst taking into account, circumstance and appropriate legislation/credit policies. In addition the Arrears Manager is responsible for management of a set of fore closure accounts and 'LATE' arrears accounts.

#### Home Visits and Execution Auctions

If and when necessary the Arrears Manager will perform home visits to the customer in financial difficulty and/or the property in order to assess the situation/circumstances. If and when necessary the Arrears Manager will act as the legal representative of the Bank in Court or at Auctions.

### Internal Audits

The Arrears Manager will monitor progress of cases and will provide data, prepare updates and reports and in addition share knowledge when needed in case of internal Quality Assurance Reviews or internal Audits by Group

### **KEY COMPETENCIES**

- Strong communication skills, both verbal and in writing
- Excellent analytical skills
- Excellent Problem Solving capabilities
- Show proven influencing and negotiation skills, along with a customer service background
- Ability to build and maintain customer relationships
- Commercial approach, service minded, hands on and proactive
- High level of integrity
- Confident and friendly, able to empathise and relate to people on all levels in order to come up with individual payment plans
- Self motivated, with the ability to work on own initiative, an organised but flexible approach to work, but good attention to detail

### **KEY KNOWLEDGE / SKILLS**

- HBO working and thinking level
- 2 – 5 years of relevant working experience within a finance, collection, arrears management or credit control environment
- At least WFT basis or and WFT CK
- A good working knowledge of the AFM requirements and the Lending Code
- Strong risk awareness and compliant to Dutch Law
- Expert knowledge in credit management
- Thorough knowledge of private law
- Thorough knowledge of bankruptcy law
- Thorough knowledge in the areas of collection/mortgages/real estate/auctions
- Expert Knowledge of iSHS, Power Curve, CT Collector
- Knowledge of STATER is preferred
- Valid Dutch Drivers license

### **WE OFFER**

The position is for 40 hours per week, with a salary in line with the market and excellent secondary employee benefits. Do you recognise yourself in one or more of the areas above? Then we would like to meet you! Send your CV and motivation letter in English to: [recruitment@lloydsbank.nl](mailto:recruitment@lloydsbank.nl)