

## **Credit Recovery**

### **Manager**

#### Responsibilities:

- To lead the Credit Recovery unit to carry out recovery actions effectively in accordance with credit policy
- To manage and oversee the daily operation of Credit Recovery Unit. Ensure the overall effectiveness of the Unit
- To review / prepare documents for taking legal action against the bad debt customers and prepare response to Court's and company appointed external legal counsel correspondence
- To monitor the lawsuit history and the workflow of credit recovery for all delinquent cases and overdue loans and make decisions for appropriate action
- To negotiate with debtors for debt restructuring, and review payment of all delinquent accounts
- To manage and monitor the Bank's pastdue and bad debt position
- To prepare management reports such as Early Warning Summary and Monthly Bad Debt Proposal

#### Requirements:

- University graduate with a minimum of 6 years' experience of which 4 years must be in officer level
- Experience in handling cases of debt recovery is preferred
- Well-reversed of Macau legal proceedings in debt recovery
- Sound knowledge of MS Office including Word and Excel
- Proficiency in both English and Chinese
- Good communication and interpersonal skills
- Able to work independently and under pressure