

# Position Description

<b>Position:</b>	<b>Title:</b>	<b>No.:</b>	<b>Reports to:</b>	<b>Title:</b>	<b>No.:</b>
	Collections Officer	HSF106		Credit Management Leader	HSF058
<b>Business Unit:</b>	Credit Management		<b>Division:</b>	Credit & Risk	

## Organisational Overview:

At HomeStart we believe that affordable home ownership is essential to the health, well-being and ongoing sustainability of our communities. HomeStart's role, within the framework of government policy, is to provide leadership and innovation in the housing finance sector by enabling more South Australians to fulfil their home ownership dreams. We do this through the provision of innovative housing finance solutions. More importantly, we do this through our core strength – our people.

## Position Purpose:

The Collections Officer is responsible for working with our borrowers to keep them in sustainable home ownership through the timely processing and management of arrears files, whilst minimising delinquency and resultant bad debts; the primary objective being to deliver a "First Call Resolution" where possible.

The Collections Officer will also work on more complex files in financial difficulty and pre-legal cases before escalation to Supreme Court action as well as shortfall debt recovery following completion of the MIP processes.

## Positions Reporting to this Position:

- Nil

## Other Significant Working Relationships:

Internal: Legal Counsel, Risk Assurance, Direct Channel, Customer Operations, Finance, Credit Assessment

External: Mercantile Agents, Insolvency Trustee, Local Government, Real Estate Agents, Valuers, Process Servers, Financial Counsellors, Coveyancers, Solicitors, Public Trustee and other related entities authorised to engage with us.

## Primary Outcomes & Accountabilities

### Key Results Areas

### Performance Measures

#### Operational Responsibilities

- Ensuring timely and smooth transition of files and recovery actions between the operational areas.
- Support the management and maintenance of the Collections Portfolio with a view to immediately clear arrears, or establish more long-term solutions to resolve the difficulties.
- Action and manage payment arrangements which are compliant to legislation and guidelines, and appropriately enforced in the event of non-payment.
- Review arrears files and liaise with customers to assess repayment abilities.
- Ensure all queries and reviews are processed in a timely manner as per SLA's.
- Issue legal notices when required, in a timely manner and in accordance with audit and legislative requirements.
- Ensure that delinquent accounts are kept to a minimum through contact with customers by telephone, letter or email (personal interview at Pirie Street only).
- Undertake appropriate recovery action on all delinquent accounts and bad debts (Loss Recovery).
- Make contact with debtors to understand their situation and negotiate a viable and sustainable arrangement for payment of arrears.
- Liaise with Customer Assist Officers for consideration of long term variations or alternative loan combinations.
- Continually update knowledge about clients' situations by analysing and evaluating information from various financial organisations.
- Suggest improvements to processes to achieve better customer outcomes and efficiencies.
- Ensure all documentation is appropriately imaged and stored as per HSF policy and procedures; electronic document transfer compliant with IS Policy (security).
- Based on operational and business needs, provide additional support to the Customer Operations Team, as well as support other areas of the customer journey as required.

#### KPI's

- Meet or exceed KPI's and Service Standards as determined by the business.

#### External Stakeholder Relations

- Create and maintain conditions for effective relations with relevant external organisations, government agencies, customers and vendors where appropriate.
- Respond to stakeholder queries in a prompt and courteous manner.

<p><b>Corporate Responsibilities</b></p>	<ul style="list-style-type: none"> <li>• Work in accordance with the Code of Ethics for South Australian Public Sector, and legislative requirements including but not limited to: <ul style="list-style-type: none"> <li>○ Work Health and Safety Act 2012 (SA) and when relevant WHS Defined Officers must meet due diligence requirements.</li> <li>○ Equal Employment Opportunities (including prevention of bullying, harassment and intimidation).</li> <li>○ Disability Discrimination.</li> <li>○ Independent Commissioner Against Corruption Act 2012 (SA) Relevant Awards, Enterprise Agreements, Public Sector Act 2009, Relevant Australian Standards.</li> <li>○ Duty to maintain confidentiality.</li> <li>○ Smoke Free Workplace.</li> </ul> </li> <li>• Applying the principles of the HomeStart's Risk Management Policy and Practices.</li> <li>• Ensure own and team compliance to HomeStart's financial policies and procedures.</li> <li>• Ensure that all legal responsibilities attached to this role as noted in the Compliance Register are discharged, are properly recorded in the Risk Management System (RMS) and any breaches of these requirements are recorded as incidents in the RMS. Understand and follow workplace safety initiatives and procedures, identify hazards and contribute to a safe working environment.</li> </ul>
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## Values Profile

<b>Opportunity</b>	<i>We provide belief, hope and possibility for others. We want to empower people with opportunities and solutions, then let them get on with it!</i>
<b>Determination</b>	<i>We are motivated by the hopes, dreams and ambitions we can help fulfil, and the stories of those we've helped succeed already. We are relentless in finding a way forward and will never give up.</i>
<b>Openness</b>	<i>We are open, inclusive and accepting of others' perspectives. Our conversations are honest and transparent. We choose understanding and empathy. We welcome new ideas and diversity in thought.</i>
<b>Simplicity</b>	<i>We're always looking to make things easier. We speak in simple terms and seek to help others' understanding. We try to simplify our work at every step.</i>

## Other Requirements

### Essential Criteria

- At least three (3) years experience in a Collections environment with relevant skills and knowledge.
- Knowledge and understanding of legislation in a credit management environment including legal process as it pertains to enforcement proceedings.
- Strong team player with the ability to work autonomously, lead by example and promote 'customer first' throughout. Understands customer requirements and provides prompt solutions.
- Ability to communicate and manage relationships with external service providers and contractors as well as internal stakeholders.
- Well-developed verbal and written communication skills, negotiation and resolution, computer literate, accurate data entry and capable with MS Office products.
- Attention to detail and ability to follow and interpret procedures, precedents, policies and guidelines.
- Knowledge of National Consumer Credit Protection (NCCP) Act requirements, and other relevant legislation within a Credit Management environment.
- Continuous Improvement mindset, identifying opportunities for improved delivery to customer, leading innovative improvements.
- Ability to troubleshoot, agile and adaptable to change.
- Risk aware.

### Desirable Criteria

- An understanding of mortgage lending products and mortgage collections.
- Certificate IV in Credit Management or similar qualification.

### Special Conditions

- Required to provide a satisfactorily National Criminal History Record Check (Police Check), where applicable.
- May be required to act in higher level positions, or assume additional accountability, as and when required.
- Flexibility in working across business units as required.
- May be required to work reasonable overtime with notice.
- Some out of hours, weekend work and intrastate/interstate travel may be required.