

Credit and Collection Manager

Location - Cape Town

My client is a major player in the card business and is currently looking for a Credit and Collection Manager. The business exists solely for the benefit of its cardholders and the principle behind the business is very simple - using the combined purchasing power of the cardholders, to negotiate discounts with selected retailers on behalf of cardholders. This discount is then paid as a bonus (quarterly or annually) to the cardholders based on their purchases for the preceding purchase year.

Job responsibilities:

- The Credit and Collections manager is responsible for:
- Managing of accurate and on time approval of all new card accounts and financial products.
- The collections efforts of all outstanding accounts and to maintain low levels of bad debt as a percentage of turnover (0,1 – 0,2%).
- Monitoring of and closely working with Call Centre Managers.
- To identify and manage regulatory risks.
- To ensure compliance in the day to day activities.

Experience, Skills and Qualifications:

- Relevant Bachelors degree
- Minimum 5 year consumer retail Credit Management experience
- Reading Comprehension; active listening; speaking; monitoring;
- Credit Risk Management Capabilities;
- Service Orientation;
- Attention to detail;
- Ability to apply rules;

Market related annual Cost to Company remuneration package