



JOB TITLE:	Customer Service Agent
LOCATION:	Head Office
REPORTING TO:	Customer Service Team Leader
DIRECT REPORTS:	N/A

JOB PURPOSE:

To agree sustainable repayment of outstanding customer debts ensuring we treat customers fairly and give consideration to their circumstances in line with the company's policies and procedures.

PRINCIPAL ACCOUNTABILITIES

- Comply with all relevant regulation, legislation and guidance
- Comply with client contractual agreements
- Comply with the Financial Conduct Authority's Treating Customers Fairly Principles
- Comply with all company policies and procedures
- Ensure sustainable repayment agreements by assessing affordability and agreeing the best outcome for the customer
- Recognise vulnerable consumer groups and ensure the correct outcome for the customer
- Achieve individual KPI's and contribute towards achieving team and departmental KPI's
- Maintain accurate records of customer (including third party and representatives) verbal and written communications
- Update and maintain the customer account management systems
- Fulfil all reasonable requests by the Customer Service Team Leaders/Senior Management Team
- Build and maintain strong working relationships across departments within the company
- Represent the interests of the company in a professional and competent manner
- Deliver high levels of customer service including effective dispute/complaint resolution and verbal/written communications
- To take responsibility for risk and compliance within the remit of your role.

This list is not exhaustive and you may be requested, from time to time, to undertake other reasonable duties requested by a Senior Manager or Director, that may sit outside of this Job Description

KEY PERFORMANCE INDICATORS

- Achievement of compliance KPI's
 - Achievement of collections KPI's
 - Quality of work undertaken
 - Speed and efficiency of work, including response to requests
 - Accuracy of written and verbal reporting to Line Manager(s)
 - Sickness, absence and lateness
 - Sustainability of payment plans
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Debt Purchase
& Recovery Specialists

Qualifications, Experience and Skills Criteria

CRITERIA	ESSENTIAL	DESIRABLE
General Education	<ul style="list-style-type: none"> GCSE's or equivalent in Maths & English 	<ul style="list-style-type: none"> A-Levels or equivalent
Previous Work Experience	<ul style="list-style-type: none"> Previous customer service/administration experience 	<ul style="list-style-type: none"> Previous collections experience
Specific Knowledge	<ul style="list-style-type: none"> Computer literate with knowledge of Excel, Word and Outlook 	<ul style="list-style-type: none"> Understanding of the financial sector including any relevant regulations and legislation and the Financial Conduct Authority's Treating Customers Fairly principles
Professional/Academic/Vocational Qualifications		<ul style="list-style-type: none"> CSA CAI Certificate CSA level 3 Diploma in Debt Collection
Specific Skills	<ul style="list-style-type: none"> Clear and effective communication skills (written and verbal) Strong negotiation skills Attention to detail Ability to empathise with customer circumstances Ability to achieve targets Good problem-solving skills Ability to prioritise workload Ability to work to tight deadlines to ensure the effective delivery of service & be customer focused 	
Demonstrated Behaviours	<ul style="list-style-type: none"> Works well independently and as part of a team Looks beyond boundaries of own job to support others Shares knowledge and ideas Contributes to a positive team spirit Is enthusiastic and willing to learn and develop Motivate self and others Communicates and liaises with team members and others Respects confidentiality of information Works well under pressure Works within the ISO Quality framework & in line with company policies Works at all times within CSA, FCA, ICO & all other Regulatory Rules & Guidelines 	
Specialist Requirements		<ul style="list-style-type: none"> Willingness to gain a related qualification



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I can confirm I have read and understand the Job Description.

NAME:.....

DATE:.....

SIGNATURE:.....

Please sign and return one copy to the HR department for filing.