

Job Advertisement: Part-Time Credit Controller

Location: Hillingdon, UK

Role Type: Part-Time (hybrid with options to work flexibly)

Application Deadline: 30th August 2024

Salary: £18-22 p/h

About Us:

We are a dynamic and community-focused Credit Union, dedicated to delivering outstanding financial services to our members. As we continue to expand, we are excited to welcome a committed and detail-oriented Credit Controller to our team on a part-time basis.

Key Responsibilities:

- Provide regular reports to the CEO on all account-related matters.
- Monitor member loans to ensure timely and accurate repayments.
- Utilize existing systems to efficiently follow up on calls, letters, and payment arrangements.
- Engage with members to discuss account statuses and collaboratively agree on payment options.
- Negotiate and arrange flexible payment plans with members.
- Issue communication (letters, emails, texts) to manage overdue payments in line with established procedures.
- Proactively follow up on accounts in arrears to support financial stability.
- Collaborate with the loans team to keep them informed about arrears and highlight any lending concerns.
- Work towards reducing delinquency by effectively recovering outstanding debt.
- Accurately maintain and update the provision spreadsheet.
- Coordinate procedures related to loan collection across the organization, aiming to minimize bad debt.
- Identify and engage with external debt collection companies and statutory bodies, ensuring accurate records and legal documentation are maintained.
- Continuously monitor and review late payments to ensure consistent follow-up.
- Administer and liaise with Debt Recovery Companies to assist in recovering overdue payments.
- Participate in training and development opportunities as required.
- Take on any other reasonable duties as directed by the CEO to ensure the smooth and efficient running of the Credit Union.

Key Knowledge, Skills, and Experience:

- Proven experience in arrears management, collections, or credit control.
- Ability to navigate challenging situations with a positive and solutions-oriented

approach.

- Experience with credit control enforcement procedures (e.g., IVAs, DROs).
- Friendly, supportive, and assertive communication style.
- Strong negotiating and problem-solving skills.
- Self-motivated, organized, and proactive.
- Proficient in using a variety of ICT systems effectively.
- Strong numeracy and literacy skills.
- Excellent communication skills, both verbal and written.
- Ability to work independently and collaboratively within a team.
- Commitment to continuous improvement and professional development.

How to Apply:

If this role aligns with your skills and experience, we encourage you to apply by sending your CV and a covering letter to the CEO at CEO@hillingdoncu.co.uk.

We look forward to considering your application and potentially welcoming you to our team!