



— INTELLIGENT GROWTH —

# SENIOR COLLECTIONS ACCOUNT MANAGER

Capital G is leading the charge towards a new era of banking. In this era, we will achieve Intelligent Growth by surrounding ourselves with people who are trustworthy, problem-solvers and who push the bar higher than previously set. We are currently looking for a like-minded individual to join our team as a **Senior Collections Account Manager**

Under the direction of the Head of Collections (HOC), performs on a daily basis a broad scope of functions required to assess and mitigate the Bank's risk including analyzing financial statements, collateral assessments and customer interviews. Reduces the Bank's delinquencies by structuring payments plans, restructuring loans and/or liquidating collateral assets.

## Primary Responsibilities include:

- Responsible for collecting arrears accounts; more specifically personal and commercial loans, visa cards, and overdrawn accounts
- Utilizing commercial and personal collection experience to effectively reduce business and personal loans, credit cards and overdraft delinquencies
- Performing collection activities on assigned delinquent accounts with fully documented loan file updates including but not limited to requesting and analyzing customers' PFS/financial statements, complex workout plans and asset liquidation
- Addressing/resolving customer discrepancies and/or concerns in a professional manner and according to company policy and departmental standards
- Maintaining an accurate and current historical database of all interactions with customers, ensuring all notations are updated on the customer file, Visa system and Collections systems
- Exercising sound judgment in setting payment arrangements with the required documentation to support the arrangements
- Ability to write credit committee presentations with a working knowledge of loan underwriting
- Preparing and checking loan restructures as required
- Meeting and working closely with Loan and other Collection Officers to ensure all measures of resolution have been considered and then actioned appropriately

- Assigning authorized accounts to attorney firms; liaising monthly for updates, recording the details in each of the loan account files

## Candidates must possess the following:

- BSSC or equivalent
- Must have 5 years' relevant experience with working knowledge of Magistrates Court; the civil process and courtroom experience. Practical experience of serving Ordinary Summonses desired
- Requires 5 years' or more experience working in a fast paced collection environment with a minimum of 1 year Bermuda banking collection experience
- Thorough knowledge of all collateral types for both commercial and personal loans including legal descriptions and associated document types. i.e. Mortgage-Deed pack, debentures
- Must be a fast learning team player who can work with limited supervision in a busy office environment
- Must be multi-task orientated with excellent oral and written communication skills and possess superior Customer Service/Customer Relation Skills
- Proficiency in Word & Excel is a pre-requisite as the position involves a significant amount of computer savvy to be proficient in the role; such as data extraction from all applications, calendar, mail merge, excel spreadsheets and graphs/charts

Capital G is an equal opportunity employer and offers a competitive compensation package commensurate with qualifications and experience.

Please submit a detailed cover letter and résumé no later than November 18th, 2013 to:

**Human Resources Department**  
**19 Reid Street, Hamilton HM 11**  
**P.O. Box HM 1194, Hamilton HM EX**  
**Email:** jobs@capitalg.bm  
**Fax:** + 441.296.7701

[www.capital-g.com](http://www.capital-g.com) | 441.296.6969

**Head Office:** 19 Reid Street, Hamilton HM11, Bermuda | **Paget Plaza:** 161 South Road, Paget DV04, Bermuda

We sincerely thank all applicants for their interest. Only those candidates under consideration will be contacted.