

POSITION DETAILS

Title	Recovery Officer
Salary	\$25,000 – \$30,000
Division	Legal and Recoveries Division (LRD)
Term of employment	Full time – Permanent
Reports to	Manager – Securities, Legal and Recoveries
Job Description	The Recovery Officer will assist the Division Manager in facilitating the BLGS legal and recovery processes. The incumbent is expected to achieve or exceed measurable outputs as detailed in the annual business plan.

KEY RESPONSIBILITIES AND DUTIES

Division Logistics and Support	<ul style="list-style-type: none"> • Collaborate closely with the Division Manager to oversee the administration and operations of the BLGS within the Legal and Recoveries Division. • Provide confidential, professional business advice and support to existing BLGS recovery clients. • Prepare and negotiate recovery agreements with BLGS clients, ensuring timely execution and client signatures. • Assist in the collection of outstanding recoveries from BLGS foreclosed clients. • Coordinate and participate in joint follow-up visits with banks to engage clients in arrears at the earliest stage possible. • Establish and maintain strong professional networks with SBH and external agencies, organizations, and companies to facilitate recovery efforts. • Locate clients in arrears and offer tailored business advice to help prevent foreclosure. • Maintain and regularly update the client database to ensure accuracy and completeness of recovery records. • Support the organization and delivery of rehabilitation programs for recovery clients. • Proactively initiate contact with inactive, foreclosed clients to pursue recovery collections. • Monitor and follow up on BLGS recovery client standing orders with partner banks to ensure compliance and timely payments.
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<p>Division Targets’ Delivery</p>	<ul style="list-style-type: none"> • Ensure timely completion of weekly recovery collection targets. • Accurately receipt and record all funds received from BLGS recovery clients in their respective client statements. • Update BLGS recovery client statements on a daily basis to maintain up-to-date financial records. • Provide updated client statements promptly upon request. • Conduct regular follow-ups with clients in arrears to facilitate timely recoveries. • Obtain and review monthly updates from partner banks to ensure alignment of records. • Maintain and update all relevant information pertaining to BLGS recovery clients. • Update the BLGS recovery client database daily to ensure data accuracy and integrity.
<p>Executive Support</p>	<ul style="list-style-type: none"> • Inform and update Division Manager on clients court proceedings • Liaise with banks through Division Manager re arrangement of joint visits • Assist with client court proceedings and processes • Provide relevant activities report • Fulfillment of additional duties as required

PERFORMANCE STANDARDS

<p>Key Performance Indicators</p>	<ul style="list-style-type: none"> • Growth in Actively Recovered Client Portfolio: Demonstrate a measurable increase in the number of clients successfully engaged in the recovery process, as evidenced by a growing portfolio of actively recovered accounts. • Consistent Improvement in Recovery Collections: Achieve a continuous upward trend in the total amounts collected from recovery clients, meeting or exceeding established monthly and annual collection targets. • Timely Availability of Updated Client Statements: Ensure that client statements are consistently updated and readily available, providing accurate and transparent financial information to clients and management upon request. • Reduction in Clients in Arrears: Achieve a sustained decrease in the number of clients with overdue accounts through effective follow-ups, personalized business advice, and proactive intervention strategies.
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ELIGIBILITY CRITERIA

Education	<ul style="list-style-type: none"> • Bachelor’s degree or higher qualification in Banking, Accounting, Business Management, or a related field. • Demonstrated high level of computer literacy, with proficiency in relevant software applications and database management. • Excellent time management skills, with the ability to prioritize tasks and meet deadlines in a fast-paced environment. • Superior written and verbal communication skills, with the ability to convey information clearly and professionally to a variety of stakeholders. • Outstanding listening and analytical skills, enabling effective understanding of client circumstances and development of tailored recovery solutions.
Work experience	<ul style="list-style-type: none"> • At least 5 years practical work experience in debt recovery and/or similar roles • Knowledge and/or experience in business management • High degree of written and spoken fluency in both Samoan and English • Ability to communicate strategy and action priorities with accuracy, credibility and passion
Other skills	<ul style="list-style-type: none"> • Proven ability to deliver results • Strong leadership skills • Sound judgment and decision making • Excellent relationship management and interpersonal skills • Ability to relate to all levels of society in a positive friendly non-judgmental manner • Excellent influencing and negotiating skills • Ability to meet deadlines • Proven ability to deliver results • Ability to relate to people • Superior report writing skills • High degree of personal motivation • Computer literate • Good team worker • Valid driver’s license (at least 6 months valid)