



Our employees are the reason our customers choose HFC Bank and aspire to what's important to them. We're excited to offer our employees opportunities to grow and develop in their career journey. We also provide the resources, support and freedom so employees deliver an extraordinary customer experience. Join HFC Bank and let's aspire and prosper together.

Senior Asset Management Officer

HFC Bank is seeking to recruit an individual with the proficiency in the area of Credit Management/Collections. The incumbent will be required to provide support in the administration of Non-performing Loans falling under Special Mention, Sub-standard, Loss or Doubtful Classification on a day-to-day basis. The role also ensures that corrective measures are in place and develop appropriate strategies that will contribute to the short and long term objectives of the Bank and management of inherent risks to embrace a **"Customer-First"** approach. The role will be based at HFC Bank, Suva.

Role Responsibilities:

- Actively work with the Asset Management Unit to identify weak assets, manage reviews and recommend strategies on account management to ensure milestones for recovery are met and measured monthly;
- Undertake accountability for a portfolio set, identify improvement and data reporting capabilities for the Asset Management unit;
- Thoroughly attend to Arrears reports in line with Credit Policies and Procedures to ensure early identification and control of arrears to minimize risk of loss to HFC Bank;
- Manage accounts when transferred from respective Branches when required & ensure that proper action is recommended & undertaken;
- Ensure Account Reviews are undertaken on monthly basis with appropriate recommendation in place with exit/retain Strategies with minimum NPL ratios;
- Actively participate in monthly Credit Forums;
- Ensure that Bank's recovery targets are measured and ageing of Asset Management Portfolio is maintained within the required metrics;
- Work closely with Business and track Early Alert Accounts and proactively guide Business to manage accounts to avoid bad debts/recovery process.

Professional Abilities & Qualification:

- Tertiary qualification in Economics/Finance/Banking or related field from a recognized institute;
- Minimum of 2-3 years' experience in the banking industry with proven experience in debt collection/management;
- Practical experience and sound knowledge of Credit Management/Collections;
- Self-motivated, ability to work independently and with strong organizational skills;
- Ability to multi-task and work in a fast paced environment;
- Ability to communicate clearly and with confidence to all stakeholder levels;
- Excellent inter-personal skills, positive outlook with a strong desire to maintain high standards.

The above statements are intended to describe the general nature and level of the work being performed by successful incumbent assigned to this role. HFC Bank reserves the right to amend and change responsibilities to meet business and organizational needs as necessary in line with discussions held with the job holder. HFC Bank is an affirmative action/equal opportunity employer.

Remuneration package commensurate with qualifications and experience and will be negotiated with the successful candidate.

Please submit written application providing all relevant details with 2 character references no later than **30th October 2020** addressed to:

General Manager Human Resources, HFC Bank, P O Box 161, Suva.

Or by email to hfcrecruitment@hfc.com.fj Your interest will be treated in strict confidentiality. Only applications meeting the above criteria will be replied to. We thank you for your interest.