



## Arrears Support Unit Associate

### About Pepper Asset Financing:

Pepper Group is a diversified, independent Global financial services business with specialist experience in our core disciplines of Lending, Advisory & Asset Management across the residential and commercial property sectors as well as consumer, auto and equipment finance. The Group has a global headcount of over 1100 across Australia, Asia & Europe.

In Ireland Pepper is a highly experienced primary and specialist servicer of third party asset portfolio's across a range of asset classes including commercial and residential mortgages, commercial real estate, buy to let and consumer finance. Today we manage in excess of €12bn of assets for various clients including Carval Investors, Goldman Sachs, Danske Bank & Lone Star. We employ over 300 staff and are based across our 2 sites in Dublin & Shannon.

### About this Role:

Reporting to the Team Leader, the Arrears Support Unit Associate is responsible for managing the relationship with a portfolio of borrower's accounts to identify customers in difficulty, establish the reason for the borrower's arrears and work with borrowers to find a solution to their arrears situation. The Arrears Support Unit Associate will also have business targets to achieve and will ensure that their role is conducted in the context of controlled policies and procedures while providing exceptional customer service and minimising risk.

### Location:

Shannon

### Key Responsibilities

- ▶ Overall management and responsibility for a dedicated list of pre arrears and arrears mortgage accounts
- ▶ Contact customers by letter and telephone in accordance with the Code of Conduct on Mortgage Arrears and the Mortgage Arrears Resolution Process (MARP)
- ▶ Negotiate for payments, complete financial assessments and apply for the Arrears Support Unit Collections strategies
- ▶ Develop work out strategies for each account
- ▶ Determine and recommend loan restructuring options
- ▶ Follow agreed lines of escalation for borrowers whose mortgage debts are unsustainable or not viable
- ▶ Identify, assess and deliver solutions for customers in financial difficulty
- ▶ Organise and attend face to face meetings with borrowers and their professional representatives
- ▶ Deal with service queries in a prompt and professional manner
- ▶ Responsible for all actions and decisions on accounts assigned

### Key Performance Indicators

- ▶ Achievement of Individual and team targets
- ▶ Quality and Compliance CCMA audit results
- ▶ Customer Feedback
- ▶ Cash Collection
- ▶ Restructure and post restructuring performance

## Skills & Experience

- ▶ A proved track record in credit management.
- ▶ Collections experience an advantage
- ▶ QFA or APA in housing loans
- ▶ Ability to work to designated individual and team targets

## Competencies

- ▶ Collections
- ▶ IT Knowledge
- ▶ Customer Service and Commercial Awareness
- ▶ Influencing/Persuasion and Negotiation skills
- ▶ Communication skills - Interpersonal and Written
- ▶ Judgment & Decision-Making
- ▶ Team Working

*Pepper is an equal opportunities employer*

For more information or to apply email [recruitment@peppergroup.ie](mailto:recruitment@peppergroup.ie)