



## Commercial Servicing Relationship Manager

### About Pepper:

Pepper Ireland is a leading asset manager and provider of third-party loan and advisory services. Established in September 2012, the company has operations in Dublin and Shannon, employing over 400 people.

Pepper has over €14 billion of loan and commercial real estate assets under management. These are comprised of commercial real estate portfolios and residential mortgages, as well as personal, small and medium enterprise (SME) and auto loans.

Pepper in Ireland is part of the Pepper Group, a diversified, global financial services business. Pepper Group focuses on three key disciplines across the residential and commercial property sectors: Lending, Advisory and Asset Management. Pepper Group is headquartered in Australia, where it has been operating since 2001.

### About this Role:

The purpose of the Commercial Servicing Relationship Manager is to provide borrower management services across a portfolio of commercial loans in line with client Service Level Agreements (SLA's). They will manage a Portfolio of Accounts within agreed mandates for the Portfolio Manager and seek resolutions via a number of work streams such as refinancing of debt, restructure of the facilities or sale of secured assets or enforcement of security.

### Location:

Shannon

### Key Responsibilities:

- Portfolio Management
  - engage with borrowers, seek and assess financial information, develop a strategy for each case and negotiate a deal with the borrower
  - Implement strategies, as directed by the portfolio manager, to maximise financial return for our clients
  - Implement all daily account actions in accordance with various work-streams within set mandates and as instructed by the CRE Portfolio Manager.
- Credit management
  - Ensure correspondence is issued to customers in line with mandates and acceptance of terms approved by Portfolio Manager
  - Monitor account performance and ensure ongoing collection of set repayments.
- Analysis and Reporting
  - Complete all ad-hoc, daily/ weekly/monthly reporting requests accurately and within the requested timeframe
- Customer Service
  - Provide an efficient service to both internal Clients and Borrowers ensuring that quality standards and customer service levels are maintained at an appropriately high level while achieving targets in terms of efficiency and volume

### Key Performance Indicators:

- Progression of accounts along a set pipeline
- Cash collections, settlements
- Relevance, accuracy and timeliness of reports
- Call quality audits
- Customer feedback

**Skills & Experience:**

- Accredited Product Advisor (APA) with commitment to completing QFA
- Third level business degree or similar qualification
- Qualified Financial Advisor (Desirable)
- Operations Experience in a Financial Services Environment
- Previous Collections and/or restructuring experience
- Strong organisational skills and an ability to manage your own work load
- Knowledge of relevant lending legislation and codes (Desirable)

**Competencies:**

- Collections
- Legal & Compliance
- IT Knowledge – General Use
- Accuracy & Quality
- Analytical Thinking
- Communication skills – Interpersonal and Written
- Customer Service and Commercial Awareness
- Influencing/Persuasion and Negotiation skills
- Organisational Skills
- Presentation Skills
- Team Working

**Central Bank of Ireland Requirements:**

Please note that this role is a **Controlled Function (CF)** role under the Central Bank of Ireland's Fitness & Probity Standards and has been classified as a CF3 and CF4. CF3 is giving of advice to a customer of the regulated financial service provider. CF 4 is arranging a financial service for a customer of the regulated financial service provider.

Where you accept the offer of this role, prior to the appointment, you will be required to agree to abide by the Fitness & Probity Standards and complete a Fitness & Probity Questionnaire. Due diligence checks will also be completed on your qualifications and Continuous Professional Development (CPD).

*Pepper is an equal opportunities employer*

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