

## **JOB DESCRIPTION**

Date: May 2023

JOB POSITION: Senior Recovery Agent

REPORT LINE: Recovery Manager

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Responsible of the day-to-day management for all unpaid rentals, recovery and collections files (soft and hard) within its portfolio and sector assigned.

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### **RESPONSABILITIES AND MAIN FUCTIONS**

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Main responsibilities:

- Contact customers and help them to understand the terms and conditions of the credit contracts they have contracted.
- Ensure that all important information relating to customers (problems, incidents, warnings, suspicious transaction, complaints, etc) is correctly reported and included in the systems.
- Codification and follow-up with the necessary documentary support of all the actions carried out with respect to a file.
- Visit to debtors. Collections outside.
- Analyze litigious credit files.
- Negotiate protocols and if necessary, initiation and follow up of legal proceedings.
- Participates in the delinquency and recovery committees providing relevant information. Delinquency reporting.
- Elaborate minutes of the monthly risk management committee.
- Assist the Recovery Manager in the realization of some reports such as monitoring of collection KPI.
- Monitoring and detection of sensible clients and technical unpaid.
- Participates on the asset management process, assets repossession and remarketing for delinquent contracts in Legal, receivership process or under negotiation.
- Responsible for achieving the CoR budget assigned on its portfolio and delinquent objectives within Compliance and Spain SGEF policies and any legal and regulatory requirements, both locally and internationally.
- Contribute to the provisioning process and to the correct implementation of IFRS 9 according to SG new rules.
- Suggests solutions for lowering performance times and avoid operating risks.
- Identifies risky operations, particularly using the reports or adding new indicators.
- Exercise a duty of alert in the case of events with a significant potential impact on the result or with the potential to negatively impact the image of the SG Group.
- Participate as a member of the business, projecting and communicating its values and taking responsibility for meeting.
- Framework is compliant with regulatory requirements where applicable.

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### **COMPETENCIES AND SKILLS**

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- **Technical and behavioral skills:**
  - Negotiation skills and outstanding communication
  - Knowledge of data management issues
  - Identify opportunities and constraints of a negotiated recovery.
  - Be familiar with how to implement precautionary and legal measures.
  - Understand Spanish regulation, related to Legal process and receivership process.
  - Ability to synthesize in a pragmatic approach.
  - General knowledge of different equipment types, asset security & residual values and funding structures.
  - Act always with integrity and embrace SGEF's philosophy.
- **Professional Skills:**
  - Degree in Legal or Business Administration or similar qualifications.
  - Recovery experience in leasing or renting companies at least 6 years.
  - English fluent spoken and written.

- Have a good command of office tools and business applications.
  - Good IT and report writing skills.
  - High level of Microsoft Office tool. Valuable knowledge of other tools.
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- **Other:**
    - Own vehicle