



Division/Department: Recovery

Location: Madrid

Job title: Junior Recovery

Reports to: Recovery Manager

General description:

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

Knowledge about leasing and renting

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.

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.

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.

Contribute to the correct implementation of IFRS 9 according to SG new rules.

Management of files in a friendly and contentious state.

Used to work to law firm.

Individual Requirements:

- Recovery experience in leasing or renting companies. At least 3 years.
- Negotiation Skills and outstanding communication
- Accustomed to visit clients in person.
- Knowledge of data management issues.
- Identify opportunities and constraints of a negotiated recovery.
- Ability to synthesize in a pragmatic approach.
- English fluent spoken and written.
- General knowledge of different equipment types, asset security & residual values.
- Good IT and report writing skills.
- High level excel, power point. Valuable other tools
- Degree in Economics, Business Administration or similar qualifications. Valuable.
- Own vehicle.