

## Role Profile

**Role Title:** Early Arrears Associate  
**Department:** Asset Management  
**Reports To:** Early Arrears Team Leader

### Purpose of Role:

To effectively manage all collection activities for mortgage accounts in early arrears, in line with company policies and procedures.

The role holder will be required to deliver excellent levels of customer service ensuring Foundation Home Loans interests and reputation are protected at all times.

### Key Accountabilities:

- Effectively manage inbound and outbound calls
- Effectively manage post on assigned accounts
- Effectively manage early arrears accounts in line with collections policy
- Ensure all communications are in line with company policies, standards and procedures
- Administer correspondence from borrowers and take the relevant action within agreed time-scales. Update the account with details of each action and conversation
- Ensure compliance with all applicable FCA regulations, Data Protection and Money Laundering legislation
- Fully understand customers' circumstances to identify appropriate solutions, to include a variety of loan modifications as defined in Collections Policy at that time
- Adhere to Mandate structure as defined in Collections Policy
- To Treat Customers Fairly at all times
- Ad hoc requirements as requested by Manager or Team Leader
- Achieving individual/team targets
- Adhering to company strategies policies, standards and procedures
- Ensure that all mandatory training is completed in a timely and effective manner
- Proactively manage own personal development

### Performance Behaviours:

Organisation and planning; Team working; Influencing others; Ownership; Focuses on the customer; Ethical and compliant behaviour

### Essential Skills/Qualifications:

- Confident Telephone manner
- Proven arrears collection experience in a volume debt collection business ideally with a Financial Services/Mortgage company
- Ability to effectively communicate with people in challenging situations
- Strong negotiation and reasoning skills
- Ability to present and explain options and solutions in a clear manner
- Ability to effectively meet targets in a pressurised environment
- Excellent time management skills
- Possess strong objection handling and problem solving skills in order to quickly resolve disputes
- An understanding of relevant FCA regulations
- Good Mathematical skills to a minimum GCSE level
- Display and prove behaviours consistent with regulation and compliance with the principles of Treating Customer Fairly.
- Be able to successfully pass a reference and credit check
- PC literate



**Desirable Skills/Qualifications:**

- Institute of Credit Management or CeMAP qualified

*This role could potentially involve a regulated activity and the job- holder will be informed and trained accordingly.*