



# J Trust Royal Bank

## Personal Banking Collection Manager

Role Location: Phnom Penh, Cambodia  
Role Type: Permanent, Full-time

The Personal Banking Collection Manager is responsible for collaborating with all personal banking front-line teams to manage accounts with delinquent and over-limit repayment. This role involves negotiating payment of arrears or organizing payment arrangements to mitigate financial loss while ensuring timely fulfillment of customer obligations and maintaining high levels of customer service.

### Key Accountabilities:

- Formulate and implement comprehensive collection strategies and customer plans designed to optimize the bank's return on high-risk accounts, focusing on early intervention and the preservation of asset value.
- Oversee day-to-day collection activities, including managing outbound calls and field visits, to ensure consistent follow-up on repayment commitments.
- Manage overall portfolio performance by enhancing customer profitability through effective price realization management and identifying cost-saving opportunities.
- Oversee substantial high-risk customer relationships in strict adherence to the Workout Principles established by LSA and the bank.
- Directly support loan restructuring efforts by leading the information gathering and drafting phases for account modifications.
- Conduct thorough appraisals of customer financial status to provide actionable recommendations for effective resolutions or facilitating a respectful exit from accounts.
- Prepare EAR (Early Alert) reports and ensure strict adherence to LSA processes and procedures through the diligent utilization of checklists and pertinent documentation.
- Internal Collaboration:
  - Collaborate with Risk on timely loan account upgrades/downgrades.
  - Coordinate with Risk/Legal to ensure timely customer actions, such as warning and demand letters.
  - Work closely with Line Managers and Branches to assess existing banking arrangements and drive timely actions on high-risk clients.

### About You

To be successful in this role, you will ideally bring the following:

- Strong knowledge of banking products, operations, policies, processes, strategies development and execution.
- Ability to interpret financial data to determine the best course of action for distressed accounts.
- Customer service-oriented with great interpersonal and communication skills.
- Team player who is self-motivated and able to work independently with minimal supervision.
- Exercise sound judgement and Broaden perspective



# J Trust Royal Bank

## How to Apply

Interested candidates are encouraged to apply via: [jtrjobs@jtrustroyal.com](mailto:jtrjobs@jtrustroyal.com)

Only shortlisted candidates will be contacted.

For more information, please contact us at 023 999 000 or visit us on:

[Facebook](#) | [LinkedIn](#) | [Telegram](#)