

DenizBank AG is part of the DenizBank Financial Services Group and the Emirates NBD as one globally successful group of companies. As an Austrian universal bank with branches in Austria and Germany, DenizBank AG addresses its customers with innovative and tailor-made products and has thus established itself as a strong financial partner for its customers.

For the further expansion of the business success we are looking for personalities, who rethink banking and continuously raise it to a new level.

We offer the following position at the earliest possible start:

Retail Collections Manager (all genders)

Location: Headquarters in Vienna | Employment type: full-time

Your tasks:

- Design the collection framework (including e.g. early and late collection, litigation and write-off procedures) of personal loans
- Assure that state of the art models and tools are implemented
- Implement and continuously improve the collection strategy for the different segments
- Participate in designing the origination process
- Set-up and negotiate contracts with and design incentive schemes for early and late collection agencies
- Set-up and maintain the collection system (e.g. dynamic distribution to agencies, what can be done in-house like letters, SMS, emails, write offs, possibility to implement restructuring tool/products)
- Design the reporting package and operational KPIs
- Set-up and manage process controls
- Closely manage early and late collection partners timely and efficiently
- Manage ongoing debt sales
- Participate in the risk costs budgeting process

Personal and professional competencies:

- 5+ years professional experience in leading a retail collection function in a retail business (not limited to banking), understanding retail financial products
- Proven track record in designing and implementing a collection framework
- Understanding of portfolio dynamics, proven to focus on risk and efficiency KPIs
- Excellent communication, negotiation and influence management skills
- Ability to translate analytical into business language
- Fast and reliable operation
- Highly analytical
- Extensive knowledge of German market and/or Austrian market as well as regulatory/legal environment
- Experienced in interfacing with responsible authorities
- Fluent German and English language skills



What you can expect from us:

- Insights into the structure and processes of the banking business and the opportunity to actively improve them
- Varying tasks in a motivated team
- Career and development opportunities
- Nice benefits: canteen/lunch vouchers, voluntary pension fund, employee events, home office etc.

Minimum gross wage in accordance with the collective agreement if the minimum requirements are met: EUR 2.939,41 /month with willingness to overpay depending on professional experience and training.

All job advertisements are aimed at all genders in the interests of equal treatment. If you feel addressed by this job offer, we look forward to your written application with CV and letter of motivation by e-mail to jobs@denizbank.at

