

PR/160763 | Associate / Senior Associate, Collections

Job Information

Recruiter
JAC Recruitment Malaysia

Job ID
1621688

Industry
Bank, Trust Bank

Job Type
Permanent Full-time

Location
Malaysia

Salary
Negotiable, based on experience

Refreshed
November 10th, 2026 10:40

General Requirements

Minimum Experience Level
Over 1 year

Career Level
Mid Career

Minimum English Level
Native Level

Minimum Japanese Level
None

Minimum Education Level
Associate Degree/Diploma

Visa Status
No permission to work in Japan required

Job Description

Job Descriptions

Collections & Recovery

- Proactively follow up with customers via phone calls, emails, SMS, and other communication channels to recover overdue payments.
- Negotiate repayment plans and settlement arrangements with delinquent borrowers to achieve mutually acceptable outcomes.
- Meet individual and team collection targets while maximizing recovery rates and minimizing delinquency levels.
- Conduct regular account reviews and take appropriate actions to ensure timely payment collections.

Customer Management

- Maintain professional and effective communication with customers throughout the collection process.
- Address customer enquiries relating to outstanding balances, repayment schedules, and account status.

- Perform daily follow-ups based on aging reports and collection priorities.
- Conduct site visits when necessary to engage customers and support recovery efforts.

Compliance & Administration

- Ensure all collection activities are conducted in compliance with KPKT regulations, internal policies, and established procedures.
- Maintain accurate and up-to-date records of customer interactions, payment commitments, and collection activities.
- Identify and escalate complex cases, disputes, potential fraud, or high-risk accounts to the relevant stakeholders for further action.
- Ensure proper documentation and adherence to audit and regulatory requirements.

Reporting & Portfolio Management

- Monitor portfolio performance and proactively manage overdue accounts to improve collection outcomes.
- Prepare periodic collection reports and maintain accurate account records within the system.
- Analyze collection trends, aging profiles, and recovery performance to identify areas for improvement.
- Collaborate closely with Customer Service, Credit, and Legal teams to resolve cases and enhance overall recovery effectiveness.

Job Requirements

- Diploma or Bachelor's Degree in Business, Finance, Banking, Accounting, or a related discipline.
- Experience in tele-collections, customer service, or call centre operations will be an added advantage.
- Proficient in Microsoft Office applications and collection management systems.

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#countrymalaysia

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Company Description