

PR/161149 | Team Lead, Collections

Job Information

Recruiter
JAC Recruitment Malaysia

Job ID
1623324

Industry
Audit, Tax Accounting

Job Type
Permanent Full-time

Location
Malaysia

Salary
Negotiable, based on experience

Refreshed
November 17th, 2026 10:17

General Requirements

Minimum Experience Level
Over 3 years

Career Level
Mid Career

Minimum English Level
Basic Level

Minimum Japanese Level
None

Minimum Education Level
Associate Degree/Diploma

Visa Status
No permission to work in Japan required

Job Description

Company and Job Overview
A financial services company specializing in licensed money lending. The company specializes in consumer and business financing solutions, offering personal loans, property-related financing, and working capital support for SMEs.

Job Responsibilities
Responsible for the day-to-day management of the Collections team, implementing the tiered collections strategy to drive recovery rates in a compliant manner, and accountable for risk metrics such as vintage delinquency performance. Serves as the key coordination point between collections. risk and legal teams.

- Manage and lead the Collection Officer team (scheduling, performance evaluation, training, and day-to-day supervision)
- Implement and refine the tiered collections strategy and scripts
- Monitor team KPIs — recovery rate, contact rate, PTP achievement rate — and produce regular collections operations and vintage delinquency analysis reports

- Strictly enforce collections compliance requirements (BNM collections conduct guidelines, Act 873 provisions), handling escalated customer complaints
- Coordinate the handover, follow-up, and performance evaluation of external debt collection agencies (DCAs)
- Work with the risk team to analyse delinquency data and optimise collections strategy and resource allocation
- Establish and maintain collections SOPs, process guidelines, and training materials to ensure consistent execution across the team

Job Requirements

- Degree or Diploma in any related field with at least 3 years of experience in managing a collections team, preferably in consumer finance, banking or P2P lending.
- Familiar with Malaysian collections compliance requirements (BNM guidelines, Consumer Credit Act 873)
- Experience in team management, performance evaluation, and cross-functional coordination
- Strong data analysis skills, able to independently interpret vintage delinquency rates, DPD distribution, and other risk metrics

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Company Description