



External Job Posting

Manager, Backend Collections

Bank of The Bahamas Limited is a premier financial institution delivering exceptional service, innovative financial solutions, and sustainable growth for our customers and communities. We are currently seeking a results-driven, highly motivated **Manager, Backend Collections** to join our **Delinquency Management** team. This role is critical to protecting the Bank's financial position through effective delinquency management and recovery strategies.

Position Overview: The **Manager, Backend Collections** is responsible for overseeing the recovery of delinquent accounts, ensuring timely follow-up, and minimizing loan losses while adhering to Bank policies and procedures. The role involves leading a team focused on effective collections while ensuring customer interactions are professional, solutions-oriented, and maintain the Bank's integrity. The incumbent also plays a key role in reporting risk trends, developing collection strategies, and contributing to the Bank's Profit Planning processes.

Key Responsibilities:

- Lead and manage the Backend Collections Unit to achieve optimal delinquency ratios and minimize loan losses.
- Oversee daily collection activities by assigning workloads, providing guidance, and ensuring timely follow-up on all delinquent accounts.
- Monitor collection systems, review work queues, and direct staff to ensure efficiency and effectiveness in collection efforts.
- Identify credit risks and recommend actions including legal proceedings, repossession, or restructuring to secure the Bank's position.
- Personally handle complex or escalated delinquent accounts as needed.
- Recommend and implement changes to policies and procedures to improve collections and recovery outcomes.
- Prepare and contribute to monthly reports, including summaries of collection performance and emerging risk trends.
- Participate in the development of the Bank's annual Profit Plan, focusing on delinquency ratios, loan loss targets, and expense management.
- Ensure operational workflows are efficient, compliant, and in line with Bank security procedures.
- Lead, coach, and develop staff within the Unit, providing ongoing feedback, training, and performance management.
- Support customer service excellence by modeling professional interactions and ensuring customer issues are resolved within the Bank's standards.
- Collaborate with internal teams, branches, and external partners such as attorneys, repossession agents, property managers, and collection agencies.
- Ensure full compliance with regulatory requirements, including AML, KYC, and data protection policies.

Minimum Qualifications & Experience:

- Bachelor's Degree or equivalent in Business, Banking, Finance, or related field preferred.
- Minimum 5 years' experience in credit collections, risk management, or financial services with at least 2 years in a supervisory or managerial role.
- Deep understanding of lending, collections, delinquency management, and related legal procedures.
- Proven ability to manage and develop teams effectively.
- Strong negotiation and problem-solving skills, with the ability to make sound decisions quickly.
- Excellent communication skills, both verbal and written.
- Ability to operate effectively under pressure while maintaining professionalism and confidentiality.
- Proficiency in Microsoft Office Suite and core banking systems; experience with automated collection systems is preferred.
- Strong organizational, analytical, and leadership skills.

Why Join Us?

- Be part of a high-performing team that values innovation and excellence.
- Competitive salary, performance-based incentives, medical insurance (including life, dental, and vision), and a robust pension plan.
- Be part of a team that values your expertise and invests in your success!

Deadline to Apply: Monday, July 8, 2025 at 4:30pm.

Application Submission: Please email your application to hr.apply@bankbahamas.com.