

**Specification of Competency Standards**  
**for the Banking Industry**  
**Unit of Competency**

Functional Area - 3. General Enterprise Banking Credit Management  
(Key Function – 3.4 Monitoring Non-Performing Loan Performance)

Title	Collect payment from debtors
Code	109279L3
Range	Performing the routine collection activities of debt repayment. This applies to collection activities applied on different types of borrowers.
Level	3
Credit	3 (For Reference Only)
Competency	<p>Performance Requirements</p> <p>1. Knowledge in the Subject Area</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Understand the requirements of debt collection process in order to prepare documents related to debt collections independently;</li> <li>• Understand established procedures of loan repayment of the bank to collect payments from customers effectively.</li> </ul> <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Handle loan bookings and repayments of clients in accordance with the bank's internal standards and external regulations;</li> <li>• Assist customers to understand the collection procedures and explain terms of credit conditions when necessary;</li> <li>• Advise clients all possible ways of settling overdue accounts outstanding to provide convenience;</li> <li>• Arrange payments of overdue accounts to protect the interest and reputation of the bank;</li> <li>• Inform overdue accounts through mutually agreed means (e.g. phones, letters, etc.) for timely payments or unpaid accounts.</li> </ul> <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Report problem loans to management in accordance with the guidelines of the bank for further collection actions.</li> </ul>
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> <li>• Collection of debts in accordance with respective terms and conditions;</li> <li>• Handling of overdue accounts according to the bank's procedures, external regulations and report problematic cases to management for proper follow-up actions.</li> </ul>
Remark	