

Job Title | Legal Collections Officer

| Business area : Legal Department
| Location : Lisbon

Job Purpose

The Legal Collections Officer is responsible for managing the legal and judicial aspects of the recovery of assets from Link Financial portfolios of Non-Performing Loans (Secured, Unsecured and SME).

The Legal Collections Officer will provide legal opinions and advice to colleagues within the framework of extrajudicial negotiations and judicial proceedings, and will also record the relevant court proceeding developments on a daily basis.

The job holder will also be responsible for liaising with contacts including courts, lawyers, solicitors, enforcement agents, insolvency administrators, Tax Authority and other entities involved in the judicial proceedings under their management, to ensure the smooth progress of those proceedings.

We are looking for a professional with skills in enforcement legal proceedings, litigation and insolvency, able to solve problems from a judicial perspective, in accordance with applicable laws.

Main Responsibilities:

- Manage and collect on accounts from portfolios of non-performing loans from a legal and judicial perspective, according to the guidelines established by the Company;
- Ensure the fulfilment of judicial deadlines, related with the judicial proceedings of the portfolio of non-performing loans under management;
- Prepare documentation and pleadings to be presented at the judicial proceedings;
- Contact and communicate with courts, lawyers, solicitors, enforcement agents, insolvency administrators, Tax Authority and other entities involved in these cases on a regular basis,;
- Work directly with the Collections Officer in order to identify the appropriate recovery solution (judicial or extrajudicial procedure);
- Define the optimal recovery solution, from a legal and judicial perspective;
- Continually update relevant court proceedings developments on the management system;
- Participate in due diligence projects related to the possible acquisition of new portfolios of non-performing loans.

Experience:

- Law degree;
- Knowledge of enforcement legal proceedings, litigation and insolvency;
- 2 years of previous professional experience on enforcement legal proceedings, litigation and insolvency;
- Very strong communication, negotiation and legal argumentation skills;
- Results orientated;
- Strong capability to produce quality information from portfolio under management;
- Experience in working with Excel and other Office software;
- Ability to create both defensive or proactive legal strategies;
- High degree of professional ethics and integrity;
- Soft skills: flexibility, team spirited, focused, rigorous and organised;

Skills:

The skills listed below are considered the minimum requirement for the role.

- Must be able to operate a large portfolio of non-performing loans from a legal and judicial perspective;
- Must interface effectively with Collections Officer and other departments;
- Ability to work in a fast-paced, team oriented environment;
- Communicative and collaborative;
- Knowledge of English;
- Strong oral communication skills with third parties;
- Interpersonal skills including perseverance, empathy, persuasiveness, tact and tenacity may be required in varying degrees;
- Listening skills to understand the customer's position;
- Strong negotiation and argumentative capacity;
- Must work closely and effectively with other colleagues;
- Goal orientated and results driven.

Financial Remuneration:

- Basic Salary under a permanent contract
- Monthly Food allowance (€7,63/day)
- 22 working days of annual holidays