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| Title | **Demonstrate call skills for debt collection** | | |
| Level | **3** | **Credits** | **5** |

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| Purpose | People credited with this unit standard are able to:  – pre-plan debt collection calls;  – demonstrate debt collection call skills; and  – follow up on debt collection calls. |

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| Classification | Financial Management > Credit Administration |

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| Available grade | Achieved |

**Guidance Information**

1 Legislation applicable to this unit standard includes:

Credit Contracts and Consumer Finance Act 2003;

Personal Properties Security Act 1999;

Privacy Act 2020;

and all subsequent amendments and replacements.

2Definitions

*Administer* includes, as applicable, the planning of the process, the drafting of any communications, the execution of that process, recording the details of what and to whom communications are sent, correcting any errors that may occur, the monitoring of the process, taking appropriate action on any queries that may occur from recipients, and evaluating the results.

*Calls* refers to remote verbal communication over telephone or by other digital methods such as Voice over Internet Protocol (VoIP), conferencing or online calling.

*Industry practice* includes policies, procedures and standards that competent practitioners in the industry recognise as current industry best practice.

*Organisational practice* includes documented policies, procedures, and practices, and policy and procedure manuals pertaining to credit.

3 This unit standard may be assessed on-job in the workplace using naturally occurring evidence or in off-job simulated work situations designed to draw upon similar performance to that required in work in a credit administration and/or credit management context.

4 All evidence is in accordance with organisational practice where possible, otherwise evidence may be based on industry practice.

**Outcomes and performance criteria**

**Outcome 1**

Pre-plan debt collection calls.

**Performance criteria**

1.1 Identify objectives of the call when pre-planning.

1.2 Identify types of debtors’ responses and describe methods for dealing with each response.

1.3 Identify special debtor requirements and describe strategies for dealing with them.

Range special debtor requirements may include but is not limited to – language differences, medical needs.

1.4 Identify steps in a debt collection call.

1.5 Script debt collection call.

**Outcome 2**

Demonstrate debt collection call skills.

**Performance criteria**

2.1 Administer collection calls.

2.2 Use communication skills to establish outcome with debtor.

Range open-ended, closed, and reflective questions; listening skills; interrogatives and pauses; tone; pace; pitch; enunciation.

2.3 Handle debtor’s complaints.

2.4 Use anger management techniques to cope with difficult debtors.

Range slow breathing, vocal qualities, pauses, interrogatives, note-taking, use of debtor’s name, conciliatory statements, compromise.

**Outcome 3**

Follow up on debt collection calls.

**Performance criteria**

3.1 Carry out post-call administration.

3.2 Take follow-up action appropriate to the recovery of debt.

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| Planned review date | 31 December 2030 |

**Status information and last date for assessment for superseded versions**

| Process | Version | Date | Last Date for Assessment |
| --- | --- | --- | --- |
| Registration | 1 | 27 September 1999 | 31 December 2013 |
| Revision | 2 | 22 October 2002 | 31 December 2013 |
| Review | 3 | 28 June 2005 | 31 December 2021 |
| Rollover and Revision | 4 | 15 November 2012 | 31 December 2021 |
| Rollover and Revision | 5 | 22 May 2014 | 31 December 2021 |
| Review | 6 | 18 June 2015 | 31 December 2023 |
| Review | 7 | 24 September 2020 | N/A |
| Review | 8 |  | N/A |

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| Consent and Moderation Requirements (CMR) reference | 0121 |

This CMR can be accessed at <http://www.nzqa.govt.nz/framework/search/index.do>.

**Comments on this unit standard**

Please contact Ringa Hora Services Workforce Development Council [qualifications@ringahora.nz](mailto:qualifications@ringahora.nz) if you wish to suggest changes to the content of this unit standard.