



Credit Specialist

Specifics

Reporting to

Credit Management Lead, or Hub Lead (Home Managed Debt)

Practice/ Team

Home or Business Customer Hub

Business Service

Customer Relationships

Date

October 2024



Welcome

We're committed to making energy cleaner and cheaper for Aotearoa New Zealand.

Our Retail structure is made up of a network of empowered teams, united by a shared purpose and clear goals, equipped with the skills and capabilities to deliver value to customers end to end.

The way we work is just as important as the work itself. Alongside our Meridian Values, we are guided by three key behaviour shifts: 'Make people awesome', 'Set your compass on customers' and 'Progress over perfection'.

Role Purpose

The Credit Specialist role is responsible for minimising debt risk across NZ Retail. You'll address complex credit issues and deliver practical and technical credit advice across both Meridian and Powershop's customers.

Responsibilities

- Have a deep understanding of the credit process and provide support and negotiate with customers relating to overdue accounts or other credit enquiries (including complex and Medically dependent customers). Ensure best practise account management by monitoring debt repayment arrangements, ensuring customer notes are accurate, reviewed regularly and updated.
- Effectively manage credit risk for Meridian by completing and reviewing credit checks in accordance with Company Credit Policy, carrying out fraud investigations, reviewing and raising disconnections and managing liquidations and receiverships.
- Apply excellent conflict resolution skills to resolve angry, difficult or complex customer complaints/queries.
- Provide referrals (and follow up) with contractors and support services such as WINZ, EnergyMate, budget advisors and credit/collection agencies.
- Contribute to credit hub reporting requirements, including for debt collection and month end.
- Work with other Customer Relationships hubs and the Retail Strategy & Commercial team to manage customer expectations for any prudential requirements and to escalate collection issues in a timely manner.
- Perform debt collection and credit balance strategies in consultation and in support of other Customer Relationships hubs and the Retail Strategy & Commercial team.
- Provide collections support and technical advice to other Customer Relationships hubs.
- Build effective relationships with internal and external stakeholders.
- Proactively identify and participate in opportunities to improve credit processes and develop new ways of working, support changes which positively impact on the business and our customers.

Skills and Experience

- NZQA Credit Qualification or an equivalent in credit experience essential
- Excellent communicator both written and verbal. Ability to construct formal letters, emails etc.
- Ability to take on board regular coaching and support and adapt performance/behaviour.
- Experience in a customer service environment with a demonstrated ability to deliver outstanding service.
- Proven ability to take ownership and follow up to ensure a resolution.
- Demonstrated ability to apply critical thinking and problem solving skills and can consider the potential impacts of a decision.
- Demonstrate empathy and understanding along with having a resilient attitude.
- 'Can do' attitude and ability to resolve issues with mutually agreeable outcomes.
- Ability to be flexible, adaptable and can prioritise effectively and work well under pressure.
- Competence in Microsoft suite products
- Openness to others' ideas and new ways of doing things.



Customer Hub Team Member



As a Hub Member, I am

- Responsible for cultivating enduring customer relationships
- Responsible for delivering exceptional support to customers in a range of areas
- Responsible for delivery of Hub Team KPIs and service targets
- Curious and innovative and passionate about customer experience and value
- Focused on building progression pathways and broadening skills in my toolkit – and supporting my Hub-mates to do the same

And, I am not

- Relying on a rigid set of rules to ensure I am doing the right thing at the right time
- Unwilling to take the opportunity to broaden my skillset
- Avoiding influencing critical change by failing to surface important feedback and insights

Role Purpose

Cultivate enduring customer relationships through exceptional multi segment sales, service and credit expertise.

Structure

Hub Teams are aligned to the Home and/or Business Value Streams and have a customer journey focus: connecting all 'the work' in an aligned sales, service and credit function based on customer needs and moments of truth

Subject matter experts from Customer Hubs may be borrowed and embedded into Value Stream squads each quarter.

Skills and Mindsets

Individual skills

- Passionate about your craft, delivering at the top of your game and learning everyday
- Strong communication and collaboration skills, able to challenge respectfully
- Effective customer engagement – ability to understand customer needs and add value to the customer

Mindset

- Openness to new ideas and valuing every voice, with a desire to develop ideas together in a collaborative way
- Ability to create an atmosphere of trust, inclusion, curiosity and continuous learning
- Willing to learn and work outside of your area of expertise where required

Key Responsibilities

Set your compass on customers

- Executes on Hub Team purpose to deliver exceptional customer service, which helps towards KPIs and service targets
- Continuously seek to enhance the customer experience
- Collaborate with Hub Leads to resolve impediments
- Assist in defining work practices, standards and frameworks that best serve the hub and quality outputs

Teamwork – Make people awesome

- Every member in a Hub is equally responsible for journey outcomes, providing seamless end to end ownership: no bouncing, no handoffs, no technical silos
- Foster a growth mindset, encouraging your peers to embrace challenges, persist through setbacks and treat every experience as an opportunity to learn

Continuous improvement

- Participate in Hub Team continuous improvement initiatives
- Continuously seek to enhance the customer experience
- Participate in key meetings with the Value Stream as required
- Gather feedback from customers to enhance our products and service offerings

