

# Description

## External Description

External Description

Description - External

CIBC is a leading Canadian-based global financial institution. Through our three major businesses – Retail and Business

Banking, Wealth Management and Capital Markets – we provide a full range of financial products and services to 11

million individual, small business, commercial, corporate and institutional clients in Canada and around the world. We

invest in our businesses, our clients, our people and our communities to deliver consistent and sustainable earnings to our

shareholders. To learn more about CIBC's Lines of Business, please visit our website.

CIBC delivers access to career and development opportunities, safe and healthy workplaces, effective training, and

positive work-life balance – so that employees are able to perform at their best, contribute to their communities and focus

on cultivating deeper relationships with our clients.

Every year, CIBC is recognized for its business successes, community commitment and employee initiatives. We are

proud of these successes and are committed to creating an inclusive workplace and an environment where all employees

can excel.

CIBC is committed to attracting and retaining a diverse team of employees who reflect the communities in which we live

and work.

To learn more about CIBC and the CIBC Group of Companies please visit [CIBC.com](http://CIBC.com).

Job Overview

Imagine working in a highly empowered contact centre environment where you have the ability to provide advice to clients

that helps them better meet their financial obligations and achieve their financial goals. As a Credit Counsellor with CIBC

National Collections, you will enjoy an exciting career that is both personally and professionally rewarding, and offers

great opportunities for career growth. Every day, you'll have the chance to make a difference in our clients' lives and

feel good about what you do.

As a Credit Counselor, you will employ a customer-centric approach that will allow you to play a key role in providing

financial counseling to clients whose debts are not being managed or liquidated satisfactorily. You will use strong

relationship building skills to establish rapport and trust with customers and maintain customer loyalty. Using a high level

of product knowledge, analytical, communication and selling skills, you will offer high quality client service to select the

most appropriate solutions for resolving your clients' problem contractual debts. Most importantly, you will help your

clients regain their financial stability and achieve what matters to them.

To help you determine whether this position is a match to your skills and interests, please take

approximately 90 seconds

to watch the following job preview.

What You'll Be Doing

- Develop high quality, service-oriented relationships with clients to provide a variety of products and repayment options to

- potentially resolve outstanding debts and offer advice to prevent further delinquencies

- Employ highly effective problem solving and analytical skills to arrive at decisions that balance meeting client needs with

- addressing the root cause of delinquency and minimizing overall risk to CIBC

- Respond to and investigate customer queries, providing accurate information related to billing, payment terms,

- contractual obligations, etc. and proactively resolve any discrepancies

- Ensure clients understand the terms and conditions of their contractual obligations, responds to customer inquiries and,

where appropriate, arranges to provide additional information either through branch, telephone or written

Qualifications - External

What We're Looking For

- Successful candidates must exhibit CIBC's values of trust, team work, and accountability

- Candidates must have a minimum of 1 year of customer service and/or collections experience, preferably in a call centre environment

- Must have superior verbal communication, listening and interpersonal skills both English and French with a professional telephone manner in order to deal effectively with customers, challenging interactions and sensitive situations

- Must have strong organization, negotiation and decision making skills with a demonstrated ability to problem-solve and think analytically

- Must have mathematical aptitude and special emphasis on attention to detail

- Must have computer literacy, strong keyboarding and internet navigation skills in a Windows-based environment

- Must have demonstrated adaptability, flexibility and ability to multi-task and work independently in a busy, fast-paced environment

- Must have the ability to display empathy and resiliency while effectively managing sensitive and stressful situations

- Must have demonstrated adaptability, flexibility and ability to multi-task and work independently to make decisions and negotiate in a busy, fast-paced environment

- Should have working knowledge of federal and provincial regulations regarding bank lending and collections and bankruptcy laws

- Should have knowledge of financial counseling and receivables management practices and techniques

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What CIBC Can Offer You

- Flexible health benefits, stock purchase plan, competitive incentive pay and recognition programs

- Competitive salary and banking benefits

- Career growth, development and continuous learning opportunities

- Opportunity to be involved in CIBC events that help our communities

- Click to learn more about Rewards & Recognition, Learning & Development, and Employee Community Involvement

What You Need To Know

- Must be legally eligible to work in Canada at the location(s) specified above and, where applicable, must have a valid

work permit or study permit that allows the candidate to fulfill the requirements of the role

- The targeted start date for this position is July 4, 2017

- This is a regular Full Time role with a schedule of 37.5 hours per week Tuesday to Friday 12:00PM-8:00PM and Saturday

8:00AM-4:00PM. This requires an individual capable of working flexible hours

## Internal Description

Internal Description

Contact Name - Internal

Alia Tabbara

Contact Email - Internal

Alia.Tabbara@cibc.com

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