

mitsukoshi Motors PHILIPPINES, INC.
JOB DESCRIPTION

POSITION TITLE	: ACCOUNT COUNSELOR
DIVISION/DEPARTMENT	: OPERATIONS
LEVEL	: RANK AND FILE
REPORTING LINE	
Reports to	: CREDIT SUPERVISOR AND/OR BRANCH MANAGER
Supervises	: None
Internal Contact	: All Departments, Head Office
External Contact	: Customers current/previous employer/business associate/family member/neighbors/barangay

JOB OBJECTIVE :

Responsible for the investigation and establishing the credit worthiness of all credit applications received by the branch on installment sales and in the reduction of delinquency and maintaining high efficiency of branch collections.

DUTIES AND RESPONSIBILITIES	ACCOUNTABILITIES
1. Administrative	1.1 Initiates new ideas in connection with the branch; 1.1.1 Finds new methods or techniques on sales/credit and collections in order to improve the branch performance 1.1.2 Improves and enhances his abilities, through continuing self-education 1.2 Maintains harmonious relationship with other departments and branches; 1.2.1 Complies with other departments and branches requirements in time and ensures its accuracy 1.2.2 Assists and helps other departments and branches on their request 1.3 Observes the following: 1.3.1 Good housekeeping (maintains orderliness of the area to ensure systematic flow of work) 1.3.2 Safety and security control measures in consonance with the security standards e.g. defensive driving 1.3.3 Timekeeping related matter e.g. leave , overtime, daily time records 1.3.4 Telephone etiquette e.g. company spiels 1.4 Maintains good image of the Company in the community at all times. 1.5 Ensures clear understanding and captures the essence the Vision and Mission of the company. 1.6 Manifests the company's core values. 1.7 Performs other related task and function that may be assigned by the Branch Manager/top management from time to time.

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2. Repossessed Inventory Management	2.1 Prepare and submit Repo Action Plan. 2.2 Ensure that all repossessed units are: 2.2.1 Covered by approved Repo Action Plan 2.2.2 Covered by Pull Out Order and Repo Checklist 2.2.2.1 Pull Out Order must be duly acknowledged by the customer. 2.2.3 Check condition and any missing part of the repossessed unit. 2.3 Surrender the repossessed unit to the branch as pulled out from the customer.
2. Credit and Collection	2.1 Undertakes field works on all accounts assigned to him and resolve/counsel all delinquent customers to update/settle their obligations. 2.2 Plans daily field work by preparing the following; 2.2.1 Daily collection list/daily itinerary report 2.2.2 Customer index cards/customer's field cards 2.2.3 Aging report per account counselor 2.3 Maintains personal logbook or notebook to monitor customer accounts and collection 2.4 Monitors all accounts assigned to him through personal visit to the customer and through other collections tools such as collection letters and reminders. 2.4.1 Formulates plans and carries out necessary actions to trim down delinquent accounts and improve their collections efficiency 2.4.2 Resolves all delinquent accounts in the shortest possible time 2.4.3 Conducts immediate follow up when customer failed to pay on his due date 2.5 Turns over field collections to the cashier or deposits the same to depository banks; 2.5.1 Ensures that official receipts have been issued to all field collections and have been turned over to company's coffer 2.5.2 Turns over unused official receipt booklet to cashier after field work
4. Sales	4.1 Ensures that only good quality notes shall be financed by the company with high percentage of collectivity; 4.1.1 ensures that his recommendation is based on factual evidence or documents known to him, which if not revealed,could either distort his credit report and its reliability or effect the interest of the company 4.1.2 ensures reliability and accuracy of credit report 4.1.3 ensures compliance with company's established credit standards 4.2 Completes credit investigation within four (4) hours from the time the application is received or depending on the distance and travel. 4.2.1 resolves all pending credit application within reasonable time 4.2.2 maintains responsibility in savings the sale

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	<p>4.3 Reviews area of responsibility and recommends where to concentrate or focus branch operations.</p> <p>4.4 Assist in Marketing Activities of the branch such as:</p> <p>4.4.1 Leafleting</p> <p>4.4.2 House to House</p> <p>4.4.3 Caravan</p> <p>4.4.4 Other Marketing Activities as required</p> <p>4.5 Promote company products through referral.</p> <p>4.6 Keeps abreast with the competitor's activities, pertinent information in the economic, political and; peace and order situation in the area;</p> <p>4.6.1 Conducts benchmarking and establishes contacts to updates the management in the situation in the field and aid them in the decision making</p> <p>4.6.2 Ensures that necessary and pertinent information are reported to the credit supervisor/branch manager</p> <p>4.7 Ensures that the good customer service are being practiced;</p> <p>4.7.1 Before, during and after sale</p> <p>4.7.2 Handles customer's complain discreetly</p> <p>4.7.2.1 Counsels customer to arrive at win-win situation.</p>
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