[Your Full Name]

[Cell number]
[Email address]
[Town/City, Province]
[LinkedIn URL – optional]

PROFILE

Collections agent with [X] years' outbound debt collection experience across [retail accounts/personal loans/micro-lending/municipal accounts/medical accounts]. Strong on negotiation, affordability discussions and accurate call notes. Known for consistent follow-ups and professional client handling, achieving [90–110]% of target and improving PTP kept rate through structured reminders and arrangement tracking.

KEY SKILLS

- Outbound collections (arrears and delinquent accounts)
- Negotiation and payment arrangements
- Affordability conversations and reasons-for-non-payment
- Skip tracing and contact detail verification
- PTP tracking and follow-up scheduling
- Dispute handling and referral to relevant departments
- Customer service under pressure (irate clients)
- Accurate call notes, account updates and file management
- Dialler/CRM use: [system name if known]
- Basic Excel: lists, filters, updating trackers

WORK EXPERIENCE

Debt Collector / Collections Agent — [Company Name], [City]
[Month Year] – [Month Year or Present]

- Managed a portfolio of ±[number] accounts across [30/60/90/120+] days past due, prioritising by ageing and risk.
- Made [80–150] outbound calls per day and maintained consistent follow-ups to improve contactability and PTP kept outcomes.
- Negotiated payment arrangements based on client affordability and captured clear terms, reminders and next actions on the system.
- Achieved [X]% of monthly collections target over [number] months; best month: [X]%.
- Improved PTP kept rate from [X]% to [X]% by tightening reminder cadence (same-day confirmation + pre-due follow-up).
- Resolved queries and disputes by confirming balances, explaining statements, and referring cases to [billing/legal/credit] where needed.
- Completed skip tracing actions on uncontactable accounts (alternative numbers, employer confirmation, updated addresses where provided).

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- Kept call notes and account updates accurate for team visibility, escalations and possible legal handover.

Call Centre Agent (Inbound/Outbound) — [Company Name], [City]
[Month Year] – [Month Year]

- Handled high-volume calls, verified customer information, and captured accurate notes on CRM.
- Worked to daily KPIs (AHT/quality/call volume) while maintaining professional client service.
- Resolved routine queries and escalated complex cases to senior agents/team leaders.

EDUCATION

National Senior Certificate (Matric) — [School Name], [Town]
[Year]

COURSES & REGISTRATION

- [Course name] — [Provider], [Year]
- Council for Debt Collectors: [Registered / In process / Not required for previous role] (where applicable)

REFERENCES

Available on request.

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