

		Unit ID: 790
Domain	SAVINGS BANK OPERATIONS	
Title:	Collect debt from customer as part of postal banking operations	
Level: 3		Credits: 7

Purpose

This unit standard specifies the competency required to collect debt from customer as part of postal banking operations. It includes arranging for recovery of customer debt and monitoring customer financial conduct. This unit standard is intended for those who work in postal service operations.

Special Notes

1. Entry information

Prerequisite:

- Unit 737 *Follow safety and security work procedures in a postal services environment* or demonstrated equivalent knowledge and skills.

2. Assessment evidence may be collected from a real workplace, or simulated real workplace or an appropriate simulated realistic environment in which postal operations are carried out.

3. Regulations and legislation relevant to this unit standard include the following:

- Namibia Post and Telecommunications Establishment Act, No. 17 of 1992
- Financial Intelligence Act, No. 3 of 2007
- Namibian Financial Services Charter (NFSC)
- Credit Agreements Act 75 of 1980
- South African Reserve Bank Act 90 of 1989
- Bank of Namibia Act 15 of 1997
- Namibia Labour Act, No 11 of 2007
- Social Security Act, Act no. 34 of 1994
- Occupational Health and Safety Regulations No.18, 1997 and all subsequent amendments to any of the above.

Quality Assurance Requirements

This unit standard and others within this subfield may be awarded by institutions which meet the accreditation requirements set by the Namibia Qualifications Authority and the Namibia Training Authority and which comply with the national assessment and moderation requirements. Details of specific accreditation requirements and the national assessment arrangements are available from the Namibia Qualifications Authority and the Namibia Training Authority. All approved unit standards,

qualifications and national assessment arrangements are available on the Namibia Training Authority website www.nta.com.na

Elements and Performance Criteria

Element 1: Arrange for recovery of customer debt

Range

Customer information includes but is not limited to: telephone numbers; employer details; address details.

Making contact include but is not limited to: tracing copies of deposits paid into customer accounts; tracing family members, contacting a credit bureau.

Customer notification includes but is not limited to: telephone; registered letter, legal service documentation

Repayment includes but is not limited to: period; method; amount.

Performance Criteria

- 1.1 Relevant bank system is accessed to obtain customer information in line with bank procedures
- 1.2 All possible avenues are tried for making contact with customer in line with bank procedures.
- 1.3 Customer is notified in writing of need to contact the bank in line with bank procedures.
- 1.4 Nature and extent of loss is discussed with customer in line with bank procedures.
- 1.5 Signed acknowledgement of debt is obtained from customer in line with bank procedures.
- 1.6 Customer is advised of action required to repay the account in line with bank procedures.
- 1.7 Information about the control and monitoring of repayment is recorded in line with bank procedures.
- 1.8 Customer current contact details are updated on bank system and information about agreed repayment action is forwarded to relevant parties in line with bank procedures.

Element 2: Monitor customer financial conduct

Performance Criteria

- 2.1 Customer compliance with debt repayment arrangement is checked periodically in line with bank procedures.
- 2.2 Operation of customer account is monitored in line with bank procedures to prevent further losses to the bank.
- 2.3 Customer compliance and debt repayment is reported and recorded in line with bank procedures.

Registration Data

Subfield:	Postal Services
Date first registered:	
Date this version registered:	
Anticipated review:	
Body responsible for review:	Namibia Training Authority