

### JOB SPECIFICATION |

BUSINESS AREA: **SECURED OPERATIONS**

LOCATION: **LISBON**

### Role Overview

Act as an Asset Manager, performing all the necessary actions to recover, the assets and accounts under Link Financial's management from an amicable perspective.

Help the Link Financial's Advisory Team in any due diligence process, by analysing the loan documentation provided by the seller.

Participate in the underwriting process, by providing asset management expertise to the Link Financial Advisory Team regarding collection strategies and resolution timings.

Help the support team with the portfolio on boarding process.

Support in all necessary activities where management expertise is required.

In summary, this team member must be a qualified Asset Manager, highly focused on debt recovery, with proven secured portfolio management capabilities. Able to manage all kind of assets and accounts under Link Financial's management and to support the other operational teams when required.

### Main tasks & responsibilities:

1. Contact customers, debtors, lawyers, etc. to negotiate payment or debt release agreements in order to anticipate collections on the assets under management;
2. On-site management – deal with debt recovery relations by scheduling meetings with customers, debtors, lawyers, etc.;
3. Provide initial and continuous on-job training to all junior asset managers;
4. Monitor, review and update the loan strategies of the portfolio under management, in accordance with the Business Plan and goals settled by the company;
5. Report relevant and unusual issues for senior management decisions;
6. Keep and enrich the internal management platform, uploading all the information and documents required for appropriate debt management;
7. Track, highlight and present detailed and updated reports on more complex positions included on the portfolio under management;
8. Perform borrower, participants or debtors financial analysis if required;
9. Collaborate with the Legal and Real Estate teams to devise efficient recovery strategies for the assets under management;
10. Support on the fulfilling and review of the one pagers on the underwriting process;
11. Coordinate the completion of the NOA process (with the supervision of the Head of Department);
12. Conduct your work with integrity and responsibility.

## Job Title | **Asset Manager**

### Financial Remuneration

- Basic Salary
- Monthly Food allowance (mandatory)
- 24 days holiday
- Access to the Monthly Incentive Scheme (when launched)

### Experience & Skills

#### Experience:

- +5 years of NPL portfolios management;
- Proven experience as a secured portfolio Asset Manager;
- Good understanding of the wider business environment in which we operate
- Demonstrated ability and creativity to perform proactive strategies;
- High degree of professional ethics and integrity;
- Sound judgement and ability to analyse situations and information.

#### Skills:

The skills listed below are considered the minimum requirement for the role.

- Good communication skills and a team player;
- Excellent negotiation skills;
- Must be able to analyse large amounts of information, determine relevant facts, and propose viable solutions;
- Strong interpersonal skills; must communicate well orally and in writing;
- Good problem-solving skills are important, as are solid research skills;
- High level of proficiency in Office applications (Excel and PowerPoint);
- Proficiency in English a plus.