



ABOUT FCM BANK

FCM Bank Ltd, headquartered in Swatar, Malta, is a growing financial institution with an expanding presence in the Czech Republic and Germany. We provide lending solutions including working capital, real estate, project finance, and investment loans.

In addition, we offer deposit products for both individual and corporate clients. At FCM Bank, we focus on building long-term relationships, delivering reliable service, and supporting our clients with a genuine commitment to their success.

We are seeking to recruit a **DEBT RECOVERY SPECIALIST** who will be responsible for managing the Bank's recoveries agenda, including arrears management, restructuring, and recovery strategies, ensuring a proactive and effective approach aligned with regulatory expectations and the Bank's risk appetite.

The successful candidate will play an instrumental role in enhancing the Bank's recoveries framework, enhancing internal procedures, and actively managing distressed exposures through structured engagement with clients and external legal advisers.

KEY RESPONSIBILITIES

- Take ownership of the Bank's recoveries and remedial management activities
- Oversee the Bank's arrears management and collections activities, including monitoring overdue exposures, engaging with customers and negotiating appropriate repayment solutions
- Design, implement and enhance recovery strategies and procedures, including early arrears handling, restructuring and enforcement approaches
- Manage non-performing exposures, including direct engagement with borrowers to negotiate appropriate restructuring and settlement solutions
- Coordinate recovery actions, including restructuring, settlement negotiations, enforcement and collateral realisation
- Act as the primary point of contact for external legal counsel and other recovery agents
- Ensure timely escalation and reporting of problematic exposures to senior management and relevant committees
- Develop and maintain appropriate monitoring tools and reporting for recoveries
- Support the development and enhancement of policies and internal procedures relating to loan recovery, arrears management and arrears monitoring
- Ensure compliance with regulatory requirements and internal policies, including appropriate governance and documentation standards



- Provide input into credit decisions, particularly in relation to restructuring proposals and distressed exposures

QUALIFICATIONS/REQUIREMENTS

- Degree in Finance, Banking, Law, or a related field
- Minimum of 3 years' experience in recoveries, restructuring, or remedial management within a banking environment.
- Strong working experience within a Maltese banking environment, with a solid understanding of local market practices, legal frameworks, and enforcement processes
- Familiarity with Maltese insolvency, collateral enforcement, and debt recovery procedures is essential
- Experienced in dealing with corporate clients
- Ability to manage negotiations with borrowers and external stakeholders in sensitive situations
- Good understanding of regulatory expectations related to NPL management and provisioning
- Strong analytical and problem-solving skills with sound judgement
- Good communication and negotiation skills
- Highly organised, proactive, and able to work independently
- Fluent in Maltese and English

BENEFITS (in addition to the statutory employment conditions):

- Discretionary annual bonus (based on individual and company performance)
- Private health and dental insurance cover
- Preferential staff home loan rate (subject to successful probation)
- A Training and Development support budget
- Supportive and collaborative company culture with regular team events and activities

If you are interested in being considered for this position, please send a cover letter and CV to vacancy@fcmbank.com.mt