

ZELDA LABUSCHAGNE

PERSONAL PARTICULARS

Birthdate 22-04-1980	Age 42	Identity number 800422 0059 087
Nationality South African	Sex Female	Marital Status Married
Language Afrikaans, English	Health Excellent	License Code B

PROFESSIONAL ATTRIBUTES

I am an experienced Specialist with a demonstrated history of working in the financial services industry. Skilled in Self-management, Recoveries, Presentation Skills, customer service and performance. I am performance driven and highly motivated. I currently manage a panel of attorneys that execute cost effective recoveries within the legal recovery and insolvency framework. Currently assisting in a leadership position supporting the business bank recoveries OBS team, managing a multi skilled team assisting in motivating them to achieve their full potential.

I am a focused learner, driven to excel and create structure. I maintain personal and professional integrity and thrive within a regulated, ethical and risk controlled environment. I apply considerate methodologies to decision making and lead by example.

QUALIFICATIONS

Certificate in Banking

High School Dinamika (1994 - 1998) Passed Grade 12

- Afrikaans
- English
- Typing
- Biology
- Bookkeeping
- Computer studies

CORE COMPETENCIES AND ACHIEVEMENTS

- Long service award - 20 years
- Played a key role to multiple projects.
- Prioritised and allocated tasks, set up and supervised teams, tracked deliverables, controlled budgets and regularly updated the stakeholders on progress.
- Technical skills i.e. presentation, negotiations and risk management.
- Played an integral role in drafting and formalising process maps and manuals which assisted in evaluating the business' operations.
- I am fully trained and functional as an Occupational Health and Safety Officer
- I am fully trained and functional as an Evacuation Leader
- Completed First Aider course – refresher training required on First Aider.
- MBTI / EQ and Enneagram.

EMPLOYMENT HISTORY

1 October 2020 – Present

Specialist: Business and Wealth Recoveries – Business Coordinator

- Overall Job Purpose - Accountable for MI, reporting, and controls relevant to the Recoveries environment.

- Accountability: Business Management
- Take accountability for the monitoring and achievement of performance objectives in the team in terms of customer experience, and cost performance, return on investments, risk, and compliance and governance requirements. Create quarterly and monthly plans to ensure delivery for the year.
- Continuously identify areas for improved efficiency.
- Conduct statistical analysis to track performance variances and determine the root causes of errors. Make recommendations for productivity or process enhancements to process owners.
- Identify and escalate operational issues to the next level manager. Address any process failures.
- Provide all required management information as and when required.
- Analyse all management information compiled by or for the team for accuracy.
- Analyse and interpret management information for the team and report on trends.
- Maintain outstanding relationships with both internal and external customers and stakeholders including joint venture and alliance partners.
- Accountability: Operational Management
- Assist team members with complicated matters.
- Initial and monthly review of Risk Management Assessments for the purpose of determining a recovery strategy and Impairment management and reporting.
- Continuously monitor and formulate recovery strategies to ensure that the best possible route is followed to recover the debt.
- Constantly review strategies and propose changes to Line Management
- Ensure that policies, procedures and processes are documented and aligned with recovery strategies.
- Allocate new accounts based on incoming work queues. Ensure a fair distribution of workload depending on the defined business rules i.e. (around experience level, geographic spread, complexity of recoveries)
- Ensure that customer complaints are timeously and appropriately actioned
- Manage SBU's, Internal and External Service providers as per SLA's/MOU's to ensure adherence to agreed responsibilities, targets and benchmarks and remediate any non-performance.
- Accountable for Business Continuity for the Recoveries environment.
- Accountability: Risk Management
- Ensure that processes, control requirements and risk management frameworks that have been identified for the area are implemented.
- Perform annual reviews of processes, RCA's and mandates.
- Manage risk through monthly testing and escalate where necessary.
- Work with Management to understand what actions are required to close findings. Implement required actions with respect to audit findings that have an impact on the area
- Ensure that all information required by the auditors are provided timeously in relation to scheduled audits and management assurance reviews.
- Ensure that all regulatory requirements are adhered to.
- Log all Risk and Loss events as a result of error or fraud highlighted in the team. Ensure that the issues are thoroughly investigated and closed or escalated.
- Identify risk controls for the team and update regularly.
- Accountability: Management of 3rd Party relationships
- Responsible to ensure that all service providers are allocated Ex Numbers.
- Responsible to ensure that all service providers have access to the Recoveries System.
- Responsible to ensure that service providers are given the necessary training on the Recoveries System.
- Responsible to ensure that where staff leaves the employment of a service provider that HR is notified and the EX Number and access to the Recovery System is withdrawn.
- Co-ordinate monthly/quarterly supplier performance meetings.
- Prepare monthly/quarterly supplier performance packs for the supplier performance meetings.
- Liaise closely with 3rd Party Management Department with regards to all matters relating to suppliers including performance, non-performance, SLA's, supplier performance meetings, allocation strategies, panels etc.
- Responsible to ensure the quality of service of professional service providers including recommendations to management to exit relationship based on poor performance or unprofessional behaviour.
- Maintain effective professional relationships with panel attorneys, insolvency practitioners and auctioneers.
- Translate strategic and tactical initiatives to 3rd party service providers to ensure that they are adequately informed of their deliverables, business rules and mandate.
- Ensure that contractual agreements with incentives and commission structures are managed effectively and maximum value is extracted.
- Manage business and reputational risks associated with 3rd party relationships and ensure that issues are

raised. Recommend risk mitigation measures.

- Ensure that 3rd party suppliers are up to date with Absa's business rules, processes and policy changes.
- By utilising the customer complaints process, ensure that 3rd party suppliers buy in to the Absa values and that their behaviour is consistent with Absa values when interacting with clients.
- Participate in the measurement and reporting of internal and external Services Level Agreements on a monthly basis.
- Participate as a member of the Support Committee for Approving/declining requests from insolvency practitioners for nomination in insolvency matters.
- Approve or recommend the appointment of an auctioneer when required.
- Control of recovery costs by ensuring that service providers, such as attorneys and auctioneers, are adhering to the terms and conditions of agreed Service Level Agreements including commission and Cost Structures.

3 September 2012 – 30 September 2020

Specialist: Business and Wealth Recoveries Off Balance Sheet

- Formulated the appropriate recovery strategy to recover as much as possible and to mitigate any additional losses;
- Instructed panel attorney to institute legal action against all liable parties and management of legal process until the matter is resolved;
- Initiated and approved multiple negotiations/settlements;
- Submitted multiple claims and documentation required in liquidations/sequestrations and deceased estates;
- Performed financial and non-financial analysis on the client that will support and underpin the recovery strategy to be implemented for a particular case;
- Assess the risk position of the customer exposure to the bank by analysing the overall security position to ensure the correct level of impairment is raised on the ARMS system.
- Draw and submission of claim and documentation required in liquidations/sequestrations and deceased estates.
- Produce relevant management information and statistics.
- Manage bad debt exposures by taking daily legal recovery decisions and reviewing information from various systems and taking loss decisions accordingly.
- Identified and report all risk and loss events as a result of fraud or error.
- Monitor progress on defended/opposed matters in consultation with Group Legal.
- Responsible to provide instructions to 3rd party service providers as first point of entry with clear guidelines including
- Monitoring the progress to protect the Bank's interest.
- Maintain effective and professional working relationships with attorneys, insolvency practitioners and auctioneers.
- Identification of poor performance trends and recommendations to management to exit relationship.
- Pro-actively manage legal risks associated with the legal recovery portfolio of clients in respect of Medium and Large environments, client interaction, internal customer interaction and other role players in the organisation.

28 June 2011 to 31 July 2012

Specialist – Private Bank and Wealth

- Compiling weekly and monthly reports for head of department for EXCO meetings.
- Compiling sales for reserve price forum.
- Compiling reports for team, write offs, sales tracker, cures and new legal intakes.
- Working through accounts to be cured back to pre-legal
- Monitor the new legal intakes, management work queue by accessing the operations delivery platform
- Focus on the priority query first as defined by the signed-off process
- Identify the necessary documents that needs to be obtained to fulfil the requirements of the legal document
- Clearly communicate the status of the query to the client and any other stakeholders
- Prepare litigations instructions and certificates of balance's to attorneys
- Payment of invoices to listed vendors
- Documenting client review letters as well as certificates of balance
- Requesting bidding figures for auctions and sales
- Performing all administration functions.
- Assess pay/no pay decision and motivate the appropriate excess on cheque accounts(out of order management)

- Assess daily referral listings (contacting clients daily)
- Developing specific strategies for customer in order to meet the client's financial needs.
- Communicate appropriate status and progress to the credit manager
- Assessing client affordability and review their overdraft limit on a monthly basis.

2 June 2004 – 27 June 2011

Specialist – Retail Collections

- Liaison with branches, pre-legal, legal, REAM, ARAC and NAC centre.
- External Debt collection Management
- File requests and documentation for and from Attorneys / executors
- Document managing and filing
- Updating, diarising, planning and monitoring of accounts
- Basic admin functions i.e. debit orders, credit balances and correspondence
- Draft letters of review and letters of demand on bad debt or overdraft accounts
- Assisting as successor when Manager on leave or not available
- BCM – Occupational Health and Safety co-coordinator
- Adhering to ABSA Values and TCF principles
- Financials (contribution to profitability)
- Business Processes
- Manage and performance goals staying in line with targets
- Fully functional in Active Capacity Management
- Fully functional in SLAM

1 September 2000 – 1 June 2004

Administrator – Retail Collections

- Typing
- General admin duties
- Attending to adjustments provisions/ security on ocs
- Write off
- Circulars
- Filing
- Stationary requests
- Attended to daily stats

1 November 1999 to 31 August 2000

Typist – Retail Collections

- Typing of Certificate of Balances
- Typing of Claim documents
- Typing of Litigation Instructions
- Typing of Requisitions
- Typing of general letters

1 July 1999 to 1 November 1999

Temporary position – PIP Department

- Filing and basic admin work

TRANSFERABLE SKILLS

- Works well under pressure and with high volumes.
- Excellent verbal and telephonic communication skills.
- Effective written and electronic communication skills.
- Service excellence.
- Investigative mind, friendly and helpful.
- Ability to adapt and use creativity in ensuring that the job gets done.
- Attention to detail and excellent people skills.

- General management skills.
- Analytical and attention to detail.

ADDITIONAL COURSES (ABSA Internal)

- Currently busy with Ignite programme
- National Credit Act (NCA) compliance
- Financial Advisory and Intermediary Services Act (FAIS) compliance
- Occupational Health and Safety Act Training
- Information Security Awareness
- Duty to understand and comply with the Code of Banking Practice
- Corporate Crime Awareness and Detection programme
- BCM General Awareness Online Training
- Employee Relations Procedure Learning
- New Intermediate Risk Rated (ML01IN) – Money Laundering
- Sanctions Minimum Training (SAMC01)
- Sanctions Basic Training (SANC02)