



**Job title:** Credit Manager  
**Department:** Position specific to heavy trucks  
**Reporting to:**  
**Date written:**  
**Approved by:**  
**Approval date:**  
**Date reviewed:**  
**Employment status:**  
**Written by:**

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### **SUMMARY JOB DESCRIPTION**

*Administers all files related to credit/financing/accounts receivable/past due accounts. Negotiates and approves financing agreements. Acts as advisor/expert in such matters as far as management is concerned. Develops the financing market, together with management.*

**The MAJOR TASKS** are listed below, but the incumbent may be assigned to other duties.

- Establishes a procedure to evaluate and extend credit to clientele of all departments.
- Evaluates customer credit worthiness, sets appropriate credit limits and follows up.
- Negotiates retail financing agreements, in partnership with the financial institutions, after studying the transactions and the customers' credit applications.
- Prepares and forwards the financing files to the financial institutions.
- Verifies customer credit history with the financing institutions.
- Follows up and updates customer financing files and credit accounts.
- Issues the financing/credit reports and forwards them to the general manager.
- Advises the other managers in all matters concerning credit/financing (risky invoices, credit factors, legal aspects, contentious cases...).
- Identifies and takes appropriate action to collect past due accounts and solve difficult cases.
- Acts as mediator in the event of a dispute between a customer and the dealership.
- Follows up and administers the accounts receivable and ensures that past due accounts are collected within the prescribed time frames.
- Follows up and verifies information on truck deliveries, truck repairs and other work underway which may affect financing/credit files.

- Keeps accurate and detailed delivery records.
- Increases income from financial institutions and insurance companies.
- Develops the financing market (marketing).

### **Tasks related to the management of human resources**

- Conducts formal evaluations of the performance of the personnel reporting to him/her, at set intervals.
- Trains and motivates the personnel reporting to him/her and participates in hiring this personnel, together with his/her supervisor.
- Encourages team work in an environment focused on customer service.

### **Miscellaneous tasks**

- Keeps up-to-date on the legislative framework regulating financing/credit matters and advises the general manager of any appropriate operational adjustments. Ensures compliance with all government regulations and bylaws.
- Takes part in management meetings.
- Maintains a professional appearance.
- Performs other tasks, based on management requirements and instructions.

## **SECONDARY TASKS**

- *Description of one or more secondary tasks to be added, according to your needs.*

## **JOB REQUIREMENTS**

**Language skills**  
**Knowledge and skills**  
**Responsibilities**

**Effort**  
**Work conditions**  
**Other requirements**

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Uses the software efficiently to obtain more details about the requirements of the job. This software has the advantage that it incorporates the sixteen job evaluation factors developed by the CCAQ to facilitate the achievement of pay equity within the business. With this software, each job evaluation criterion for the jobs related to a job can be indicated below each job description.

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<p><b><i>N.B.: In this publication, the use of the masculine to refer to people does not imply any discrimination.</i></b></p>
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