

DEBT COLLECTION SKILL

DATE: 23-24 July / 13-14 November 2025
9-10 March 2026

FEE: RM 980

DURATION: 2 Days
HRD CORP SCHEME:
HRD Corp Claimable Courses

PROGRAM OVERVIEW

In today highly competitive world that we are currently living in, companies are being judged mainly on financial performance, the bottom line, profit or loss in the financial statement are frequently being scrutinized by various stakeholders. Debt collection is an important element that hit directly into the bottom line of a company. A good thorough understanding of debt collection and the effective techniques are essential tools to ensure long term survival. It is a non-negotiable intrinsic factor to any organization who wish to remain relevant.

LEARNING OUTCOMES

Upon completion of this program, participants will be able to:

- Appreciate the importance of effective debt collection
- Understand the important of accurate up-to-date records keeping
- Understand customer profiling, communication, negotiation techniques
- Human behaviors and legal issues

METHODOLOGY

This workshop is designed to be interactive, allow participants to internalize the concepts and knowledge learnt. There is a good mix of lectures, news articles, video, experience sharing, role-play and discussions. Throughout the module, participants will be provided with references and publications to dive deeper into specific discussed topics. **Measurement of effectiveness** of the course via Pre and Post assessment questionnaire

WHO SHOULD ATTEND

- First Level Manager
- Executive/ Supervisory

FACILITATOR

Simon Chin

Simon is an MBA degree holder from Victoria University Australia. He is a certified trainer with total of 32 years of experience in 7 leading banks in the country before embarking into the training profession. His strengths consist of both soft skill & technical skill, in banking & finance, credit risk assessment for business loan, sales planning & strategy implementation & negotiation skills. Simon is also very well-versed in people management, leadership, motivation & coaching skill, and some of the programs he has led include personal finance, debt management, mortgage and a detail insight on property investment, meental & physical health with practical tips, and more.

PROGRAM CONTENT

Module 1

The importance of debt collection, overview – What, Why, How

- Introduction, the overall picture, how it impacts the company's bottom line.
- Understanding our internal & external environment
- Recognized the forces that will affect our decision & direction
- Existing corporate culture, mission, vision and the readiness for change
- Identify & assessing the gap, where we are now and where we want to go from here
- Paradigm shift, change of mindset, from the view point of company & debtor

Module 2

Homework that we should do first

- House-keeping, ensuring accurate and update records at all time.
- Ageing report and the pareto principle for maximum effectiveness
- Compliance and other legal requirements, protecting yourselves for law suit.
- Classification, current status, pre-legal, post legal and the impact on the choices of our strategies.

Module 3

Preventive measure

- 3 type of risk classes – Periodical Review and it's frequency.
- Monitoring, aging report, tell-tail signs and red flag.
- Automation of reminders
- Call, site visit report, review, ideas and strategy.

Module 4

Communication – earlier preparation

- Client profiling 1 of 2, willing vs able
- Mode of communication – phone, online, face-to-face, outsource, legal action.
- Collection process – what, when, how
- Standardize template, manual or system automation.

Module 5

Communication – deep dive

- Client profiling 2 of 2, DISC principle
- Communication skill 101 – from the basic to the advance
- Attention to details and other barriers to communication.
- Test your communication skill – class exercise.
- Listening skill expands from ancient Chinese wisdom
- Questioning techniques – the art & science on asking questions.
- Scripting – how to do it right
- Effective notes taking.

Module 6

Negotiation skill & objections handling

- The first rule : DO NOT ASSUME !
- KYC according to ancient Chinese wisdom,
- Market intelligent, sources of information.
- Securities, collateral, guarantee and our provision
- What is the motivation factors and pains of debtor and ourself
- Who is the right person to talk to, CEO, CFO, COO, their spouse ?
- Think win-win situation
- Presentation skill and financial analysis.
- Deal-making: debt Restructuring, new repayment scheme, provision and others
- Documentation and legal issue.

Module 7

Difficult, abusive, rude, and threatening client

- Determining which level of difficulties.
- Know the history, and the current status.
- Can you handle it ? if not, how to proceed.
- How people make decision.
- Emotional intelligent, logic and rationale – trainer share his experience
- Maintain professionalism at all time.

Module 8

The final chapter

- Post mortem evaluation, and recognize the cases' final situation.
- Stress management – do you think you are stressful? – (Nick V)
- Thinking outside the box – class exercise.
- Continuous learning – the only way to move forward



PROGRAM SCHEDULE

Day 1

9:00am - 10:30am : Module 1
10:30am - 10:45am : Coffee Break
10:45am - 1:00pm : Module 2
1:00pm - 2:00pm : Lunch
2:00pm - 3:30pm : Module 3
3:30pm - 3:45pm : Coffee Break
3:45pm - 5:30pm : Module 4
End of the day

Day 2

9:00am - 10:30am : Module 5
10:30am - 10:45am : Coffee Break
10:45am - 1:00pm : Module 6
1:00pm - 2:00pm : Lunch
2:00pm - 3:30pm : Module 7
3:30pm - 3:45pm : Coffee Break
3:45pm - 5:30pm : Module 8
End of the day

