Recoveries Officer

Requisition	R0000185200
Employer	Royal Bank of Canada
Canadian locations	Mississauga (Ontario, Canada)
Primary address	1530 DUNDAS ST W, MISSISSAUGA, ON L5C 1E4, Canada
Posted	November 19, 2026
Date in the description	August 20, 2026
Posted deadline	December 4, 2026
Last day to apply	December 3, 2026
Business area	PERSONAL & COMMERCIAL BANKING
Employment status	Regular
Work schedule	Full time · 37.5 h per week
Pay type	Salaried

The position

What's the opportunity?

The collection officer is responsible for the collection of outstanding balances of personal loans and card products, using RBC's credit management and collection methods. Analyze all client information and assess maximum collection opportunities by offering refund options to clients, litigation recommendations or third party collection agencies.

Responsibilities

- Initiate outbound calls and receive incoming client calls
- Identify risk situations and escalate if and when appropriate
- Provide recommendations for third party litigation or recovery activities in cases where liability status could not be recovered through normal recovery activities
- Maintaining a balance between quality customer service and effective negotiation techniques
- Embrace service routines, goal setting and performance empowerment
- Take ownership and resolve issues, ensuring operational risk mitigation and compliance are achieved
- Act as a referral point for other team members, to deliver a seamless, simpler, faster, and a better client experience
- Foster collaboration within your team and convergence among partners to support RBC's client and bank vision

Qualifications

Requirements

- In this role, you will communicate and interact frequently with RBC partners and/or employees located across Canada and/or around the world.
- 2+ years Recoveries/Collections experience
- Strong written and verbal communication skills
- Competencies in using MS Excel, Word and Outlook
- Proven negotiation, analytical and decision making ability
- Strong organisational and multi-tasking skills
- A good understanding of the balance between customer service and the business risk mentality

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- Able to work the set shift of 8am to 4pm, Monday to Friday which includes a Saturday shift on a monthly rotation 8am-4pm and 1 late night shift weekly 12pm-8pm

Assets

- Knowledge of CAC, CASPER, OLBB, OLMS, TS2, Sales Platform, Bankruptcy and Recovery Highways
- Knowledge of personal products, loans, mortgages, overdrafts and commercial products
- Previous experience in portfolio management

Pay and benefits

RBC teams aim to grow by working together, thinking ahead and giving dependable advice that helps clients and communities prosper. They support one another, develop their potential and strive for outcomes that benefit the communities they serve as well as the bank.

- A comprehensive Total Rewards Program
- Leaders who support your development
- Capacity to make a difference and sustainable impact
- Opportunity to take on progressively greater accountabilities

RBC is committed to supporting flexible work arrangements when and where available. Details to be discussed with Hiring Manager.

RBC requires as a condition of employment that all successful candidates in the United States and Canada be fully vaccinated against COVID-19 prior to their start date, and may require proof of the same. Reasonable accommodation is available where required by law.

Job Skills

Collections Experience, Communication, Customer Experience (CX), Decision-making, Multitasking, Negotiation, Operational Risks, Oral Communications, Risk Mitigation Strategies

RBC accepts applications until 11:59 p.m. on the day before the posted deadline.

Our Employment Opportunities

RBC works as One RBC and follows five shared values: putting clients first, integrity, collaboration, respect and excellence. As one of the world’s largest and most successful banks, it sees inclusion and different perspectives as important to continued growth. RBC supports staff in doing their best work, working together, innovating and developing professionally. Its policies and programs foster respect, belonging and opportunities for everyone to create value for clients and communities.

Talent community

People who join RBC’s talent community can receive new postings, career advice and recruitment event updates tailored to their interests.

RBC’s careers portal shares information about career paths and how its teams contribute to client and community well-being.

RBC is accepting applications for an existing vacancy. Qualified applicants may hear from the recruitment team for a more detailed review of their résumé.

Search for requisition R0000185200 on the RBC careers portal.

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