



biluF

# MANAGING HARDWARE COLLECTIONS

5-6 JULY 2023



DEADLINE TO REGISTER  
5 June 2023

# OVERVIEW

This skills-based course builds on the collection skills to give learners ideas and models to handle especially difficult, fire-breathing, refuse-to-pay customers.

# METHODOLOGY



Face-to-face training



# OBJECTIVES



Calm angry customers via LESTER and other models;



Collect more money faster;



Contact tough customers with more confidence and professionalism;



Get more customers' reasons-for-Defaults' (RFDs) to solve payment issues; and



Handle difficult, stubborn, refuse-to-pay customers;



Reduce your stress and get into less arguments.

# PROGRAMME DELIVERY

Date	Time
5-6 July 2023	8:30 am – 12:00 pm 1:30 pm – 5:00 pm

\*\*\*Time/date is subject to change

Please refer to [www.bilif.com.bn](http://www.bilif.com.bn) for the latest updates\*\*\*

# WHO IS THIS PROGRAMME FOR?

- Collectors (consumer & corporate);
- Credit card representatives;
- Loan representatives; and
- Anyone who collects money for a living.

# PROGRAMME OUTLINE

Modules
Module 1: Are you Hardcore?
Module 2: Why are some debtors hardcore?
Module 3: Valuable Models Use on Hardcore Debtors
Module 4: Handling Unreasonable Hardcore Debtors

## PROGRAMME LEADER

### STEVE COYLE

Steve is a Malaysian permanent resident from Seattle, Washington. In 1995, he was sent to start up Maxis Mobile and worked in both Customer Service- Credit Control and Human Resources- Training. He led Maxis' collection department (80 people) which handled one million subscribers to achieve low bad debt levels. The work environment involved both small teams (Recovery, VIPs, and Corporates) and a large team (Mass Market) working on an autodialer.

In 2003, Steve founded ServiceWinners International Sdn. Bhd. a Malaysian training company delivering programs in the fields of: Credit & Collections, Customer Service, Supervisory / Leadership, Coaching, and TTT.

Prior to Malaysia, Steve worked at Verizon Wireless and at C.I.T. Equipment Financing, Inc. He has worked in both call centres and banking (hire/purchase) environments leading small and large teams to achieve results. He shares expertise gained from the West and East in his learning programs.

Steve is a frequent writer for Western business and training magazines. He has also been a business columnist for the New Strait Times. His new book, Good Boss, Better Boss (available in English and BM) is at MPH and other bookstores and online. He's also the author of Debt Collections: Stir-Fried or Deep-Fried? available online.

# MANAGING HARDCORE COLLECTIONS

■ 5 - 6 July 2023



To apply for the programme, please email your completed form to askseed@bilif.com.bn by 5 June 2023

CATEGORIES	STAKEHOLDERS	NON-STAKEHOLDERS
FEE	<input type="checkbox"/> \$ 1,200.00	<input type="checkbox"/> \$ 1,400.00

By completing and signing this form, you hereby agree to the terms and conditions below:

Full Name:	<input type="text"/>	IC Number:	<input type="text"/>
Position:	<input type="text"/>	Department:	<input type="text"/>
E-mail:	<input type="text"/>	Phone:	<input type="text"/>

Full Name:	<input type="text"/>	IC Number:	<input type="text"/>
Position:	<input type="text"/>	Department:	<input type="text"/>
E-mail:	<input type="text"/>	Phone:	<input type="text"/>

Full Name:	<input type="text"/>	IC Number:	<input type="text"/>
Position:	<input type="text"/>	Department:	<input type="text"/>
E-mail:	<input type="text"/>	Phone:	<input type="text"/>

## APPROVING OFFICER

Name:	<input type="text"/>	Email:	<input type="text"/>
Position:	<input type="text"/>	Department:	<input type="text"/>

Please email the invoice to:

\_\_\_\_\_  
Signature and Company's Stamp

## Terms and conditions:

### Cancellation Policy:

- All cancellation must be submitted to BILIF in writing either by letter or email.
- Any cancellation received 30 days or more prior to the training date will incur a cancellation fee of 10% of the programme fee.
- Cancellation received 8 - 14 days to the training date will incur a cancellation fee of 50% of the programme fee.
- Cancellation of registrations received 7 days or less from the date of training or if the delegate fails to attend the training, he/she will be considered as 'no show' and is subjected to 100% of the programme fee.
- BILIF welcomes and accepts replacement of participants up until a day before the training commences.

### Other terms:

- Participants must complete all scheduled sessions and activities for them to receive the certificate of attendance/ completion.
- Payment must be made upon receipt of invoice issued by BILIF.
- BILIF reserves the right to amend, change or cancel the programme at any given time. We will immediately notify participants and organisations if any such changes are to be made.

# ABOUT BRUNEI INSTITUTE OF LEADERSHIP AND ISLAMIC FINANCE

Brunei Institute of Leadership & Islamic Finance (BILIF) was established in 2010 as the Centre of Excellence for the finance industry in Brunei Darussalam, providing high-quality learning solutions, including signature and collaborative events for human capacity development in the areas of Islamic finance and leadership. Under the purview of Brunei Darussalam Central Bank (BDCB), BILIF plays a fundamental role in Pillar 5 of Brunei Darussalam Financial Sector Blueprint 2016-2025 in raising financial industry standards especially in the areas of Islamic finance. All of our programmes are accredited by Brunei Darussalam National Accreditation Council as Value Added Qualifications. Appointed by BDCB, BILIF is the official licensing examination centre for Financial Planning Practitioners' Programme (FPPP) and Qualifying Examination for Insurance/Takaful Agents (QEFITA). BILIF is also the official examination centre for all examinations under Chartered Institute for Securities & Investment (CISI), UK; Chartered Bankers Institute (CBI), UK; International Compliance Association (ICA) and The Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), Bahrain.

Over the past 10 years, BILIF has forged strategic partnerships with local and international organisations enabling us to bring professional programmes, expertise and opportunities to shape future leaders, experts and innovators in the areas of Islamic finance and leadership. More recently, BILIF has also established partnerships with Bahrain Institute of Banking and Finance (BIBF) and The London Institute of Banking & Finance (LIBF), both with the objective of bringing more quality learning opportunities for our participants in the areas of banking and finance. BILIF has been honoured with multiple international awards and accolades: The "Best Emerging Islamic Finance Training Institution – Brunei 2021" from the International Finance Awards 2022, "Best Islamic Finance Education & Training Brunei 2021" from the Global Banking & Finance Awards®, "Global Good Governance (3G) Human Resource Development Award 2022" received at the 7th Annual 3G Awards Ceremony and GIFA Excellence Award (Islamic Finance Training & Education) in 2022; The GIFA Excellence Award (Islamic Finance Training and Education) 2021 at the 11th Global Islamic Finance Awards (GIFA), the Award for "Contribution to Organisation" at the Asia HRD Awards in 2021; and the GIFA Excellence Award (Islamic Finance Training and Education) in 2019.

**74**

Events

**687**

Programmes  
and Examinations

**15,300+**

Participants

# INTERNATIONAL AWARD WINNING INSTITUTE





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for any enquiries

[askSEED@bilif.com.bn](mailto:askSEED@bilif.com.bn)

*Alternatively, you can also WhatsApp us at  
+673 8271140 to learn more about our offerings*