

<b>Title</b>	<b>Recover customer debt in a retail or distribution environment</b>		
<b>Level</b>	<b>4</b>	<b>Credits</b>	<b>5</b>

<b>Purpose</b>	People credited with this unit standard are able to plan to recover customer debt, and implement and monitor customer debt recovery
----------------	-------------------------------------------------------------------------------------------------------------------------------------

<b>Classification</b>	Retail, Distribution, and Sales > Retail and Distribution Management
-----------------------	----------------------------------------------------------------------

<b>Available grade</b>	Achieved
------------------------	----------

### Guidance Information

- 1 Legislation relevant to this unit standard includes but is not limited to: Consumer Guarantees Act 1993, Fair Trading Act 1986, Credit Contracts and Consumer Finance Act 2003, Privacy Act 1993, Contract and Commercial Law Act 2017.
- 2 Definitions
 

*Agreed* indicates a course of action that is established between two or more people (including the candidate) and which follows organisational procedures.

*Customer debt* refers to default on a contract for the purchase of goods and or services where monies are owing. Customer debt may result from hire purchase, credit arrangements, customer accounts, cheque accounts, charge accounts, fraud, theft, damage.

*Distribution environment* refers to a workplace where the primary focus is on storage and distribution of stock.

*Organisational procedures* referred to in this unit standard may include but are not limited to the applicable procedures found in the following: organisational performance guidelines and standards; Government and local body legislation.

*Retail environment* refers to workplaces where the primary focus is on customers purchasing goods or services.
- 3 Recommended knowledge and skills: Unit 11968, *Maintain and integrate knowledge of legislation applicable to the sale of goods and services*; Unit 11969, *Maintain and integrate knowledge of legislation applicable in a retail or distribution environment*.
- 4 Evidence is required for three different types of customer debt.
- 5 All tasks are to be carried out in accordance with organisational procedures, the organisation being the enterprise carrying out the work, or delivering the service.

---

## Outcomes and performance criteria

### Outcome 1

Plan to recover customer debt.

#### Performance criteria

- 1.1 Customer debt is identified.
- 1.2 Customer is notified of debt.
- 1.3 Options for recovery of debt are identified, negotiated with customer, agreed, and recorded.
- Range options may include but are not limited to – payment, adjustment of contract, return of goods, reparation, final demand.

### Outcome 2

Implement and monitor customer debt recovery.

#### Performance criteria

- 2.1 Debt recovery is implemented in accordance with legislative requirements.
- 2.2 Specialist assistance is obtained for implementation and monitoring of debt recovery in accordance with legislative requirements.
- 2.3 Factors affecting implementation of debt recovery are identified and managed.
- Range factors may include but are not limited to – customer flight, safety, publicity, change of circumstance, limitation of loss, write-off; evidence is required for three factors.
- 2.4 Credit agencies are advised of customer failure to meet obligations in accordance with legislative requirements.
- 2.5 Progress of the debt recovery is recorded.

---

**This unit standard is expiring. Assessment against the standard must take place by the last date for assessment set out below.**

**Status information and last date for assessment for superseded versions**

Process	Version	Date	Last Date for Assessment
Registration	1	31 October 1997	31 December 2018
Review	2	28 February 2006	31 December 2018
Review	3	8 December 2016	31 December 2021
Revision	4	29 March 2018	31 December 2024
Review	5	26 January 2023	31 December 2024

**Consent and Moderation Requirements (CMR) reference**

0225

This CMR can be accessed at <http://www.nzqa.govt.nz/framework/search/index.do>.