

Consumer Loan Collections Officer Job Interview Questions And Answers



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Consumer Loan Collections Officer Interview Questions And Answers Guide.

Question - 1:

What motivates you?

Ans:

I've always been motivated by the challenge - in my last role, I was responsible for training our new recruits and having a 100% success rate in passing scores. I know that this job is very fast-paced and I'm more than up for the challenge. In fact, I thrive on it.

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Question - 2:

What experience do you have As Consumer Loan Collections Officer?

Ans:

The employer would want to know that not only you can do the job but you can make the difference and bring significant contribution - Simple as that.

No doubt that this is your time to perform and present yourself - You have to introduce/sell yourself to the interviewer. Prepare your answer based on your qualification, professional experience and what you've already achieved in your previous jobs. This is your time to express why you think that your professional abilities fit into the job and its requirements.

Top 10 employment experience you'd want to review:

- * Companies you worked for with dates
- * The positions you've held
- * Key projects and responsibilities
- * Achievements
- * Coursework & continues education
- * Expertise
- * Tools you used (software, hardware)
- * Knowledge of languages
- * Engagement with customers and key industry leaders
- * Team work you were involved (and your contribution)

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Question - 3:

What type of salary are you looking for?

Ans:

This can be a very tricky question as the individual asking it is probably digging for something other than a simple answer to the question. We recommend that you don't immediately respond to the question directly. Instead, say something like, "That a difficult question. What is range for this position?" More often than not the interviewer will tell you. If the interviewer insists on direct answer you may want say that it depends on the details of the job - then give a wide salary range.

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Question - 4:

What qualities do you look for in a boss?

Ans:

Remain optimistic and do not be too specific. Good attributes include moral character, honesty, and intelligence since managers usually believe they possess these qualities.

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Question - 5:

Explain yourself in one line?

Ans:

When you respond, keep in mind the type of position you are interviewing for like Consumer Loan Collections Officer based job, the company culture, and the work environment. Your answer should help show the interviewer why you're a match for the job and for the company.



Sample answers are:

- * I'm a people person. I really enjoy meeting and working with a lot of different people.
- * I'm a perfectionist. I pay attention to all the details, and like to be sure that everything is just right.
- * I'm a creative thinker. I like to explore alternative solutions to problems and have an open mind about what will work best.
- * I'm efficient and highly organized. This enables me to be as productive as possible on the job.
- * I enjoy solving problems, troubleshooting issues, and coming up with solutions in a timely manner.

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Question - 6:

How do you prioritize your work?

Ans:

Depends on the situation... I like to label certain tasks as either A B or C...A being the one that requires immediate attention, and C which are tasks that aren't urgent but eventually need to get done... I like to focus my work As Consumer Loan Collections Officer on the things that need to get done, and done quickly... While balancing the other work alongside our first priorities.

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Question - 7:

What is more important to you money or success?

Ans:

First ask yourself that question before the interview - what are your priorities? Are money and success actual one in the same goal for you? If not, what's more important based on how do you define success?

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Question - 8:

What are your weaknesses for Consumer Loan Collections Officer position?

Ans:

Try not to be too critical when answering this question. Instead, pick one of your weaknesses and try to turn it into a positive. For example, you could be a perfectionist, which means that you sometimes take longer on tasks, but you make sure that they are completed to a high quality. It is important to make a negative into a positive as it doesn't make you appear overly critical and shows you can reflect on your own performance.

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Question - 9:

What do you see yourself doing within the first 30 days of this job?

Ans:

Typically the first 30 days are designed for you to learn as much as possible As Consumer Loan Collections Officer. Work hard to get to know your teammates, how they work together, and how you can make the biggest impact.

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Question - 10:

Tell me about a time when you had to make a decision without all the information you needed. How did you handle it As Consumer Loan Collections Officer? Why? Were you happy with the outcome?

Ans:

In many scenarios, you will not have all the information needed. The key is to make the best possible decision based on what you deem to be a sufficient amount of information.

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Question - 11:

What are your thoughts about working from home?

Ans:

This is a new policy some companies are adopting. If the company you are interviewing for allows for it, then you should be thankful for the flexibility and convenience yet state that working from home is a privilege that you would honor. The key point you want to make is that you would still be able to focus and be just as productive working at home.

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Question - 12:

Describe a time when you put your needs aside to help a co-worker understand a task. How did you assist them? What was the result?

Ans:

The key is to show that the mentoring of a co-worker was first a higher priority than the task you had at hand (remember, you want to show that you focus on highest priority tasks first). Then, describe in detail how you helped them not only complete the task but learn to do it on their own. You want to teach them HOW to fish and not to simply fish for them.

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Question - 13:

What's the last book you read?



Ans:

Try to talk about a book related to the industry, for example, if you're applying for a role related to business, cite a business book.

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Question - 14:

Tell me about a time when you were forced to make an unpopular decision?

Ans:

Not every decision is popular. In fact, almost every decision is bound to make someone unhappy at some point. The key is to demonstrate how it impacted others positively and why you chose it.

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Question - 15:

Name five characteristics that describe you?

Ans:

Here are a few you could choose from:

Hard working, strong willed, persistent, intelligent, adept, amicable, friendly, collaborative, eager, humble.

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Question - 16:

Why do you want this job As Consumer Loan Collections Officer?

Ans:

This question typically follows on from the previous one. Here is where your research will come in handy. You may want to say that you want to work for a company that is Global Guideline, (market leader, innovator, provides a vital service, whatever it may be). Put some thought into this beforehand, be specific, and link the company's values and mission statement to your own goals and career plans.

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Question - 17:

Are you currently looking at other job opportunities?

Ans:

Just answer this question honestly. Sometime an employer wants to know if there are other companies you're considering so that they can determine how serious you are about the industry, they're company and find out if you're in demand. Don't spend a lot of time on this question; just try to stay focused on the job you're interviewing for.

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Question - 18:

How do you measure success?

Ans:

There may be several good answers. Some include: you're able to set realistic, yet aggressive goals that push you and you're able to achieve them, you go the extra mile on all projects, client satisfaction is high, your boss is elated at your performance on all projects, etc.

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Question - 19:

Do you work well within a team?

Ans:

Some people are thrown when they are asked this Consumer Loan Collections Officer question when they are applying for a position to work alone. Every company works as a team, so you are a good team player, give an example of when you have worked well within a team.

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Question - 20:

How do you evaluate success As Consumer Loan Collections Officer?

Ans:

I evaluate success As Consumer Loan Collections Officer in different ways. At work, it is meeting the goals set by my supervisors and my fellow workers. It is my understanding, from talking to other employees, that the Global Guideline company is recognized for not only rewarding success but giving employees opportunity to grow as well.

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Question - 21:

What do you consider ethical spending on an expense account?

Ans:

It depends on the role - but the better way to answer this is to ask the interviewer what their expectations are with regards to what the role can expense and then simply state that you'll stay within those parameters

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Question - 22:

Top 12 Stress Based Interview Questions As Consumer Loan Collections Officer:

Ans:

Some jobs require employees to work under stress, and some interviewers just like to see how applicants handle stressful questions.

There are many questions designed for putting the interviewee into an awkward situation, or throwing them off, to see how they do under stress. Here are some samples.

1. How do you feel this interview is going As Consumer Loan Collections Officer?
2. How would you handle undeserved criticism from a superior?
3. How many other jobs are you applying for?
4. What would you do if you saw a colleague stealing supplies or equipment?
5. What did you do when you had a boss you didn't get along with?
6. What would you do if a colleague took credit for your idea, and got a promotion?
7. Was the stress of your previous job too much for you?
8. What would you do if a colleague admitted to lying on their resume to get the job?
9. What would you do if a customer verbally insulted you in front of co-workers?
10. What would you change about the design of a baseball hat?
11. Why were you fired from your previous job As Consumer Loan Collections Officer?
12. How successful do you think you've been so far?

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Question - 23:

What has been your biggest professional disappointment?

Ans:

When discussing a professional disappointment, make sure to discuss a scenario you could not control. Be positive about the experience and accept personal responsibility where applicable.

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Question - 24:

How have you made an impact on your team in the past?

Ans:

I would explain and show to him or her best way possible and if they have a better way then I will encourage him or her to let me know then we can see if it works or not As Consumer Loan Collections Officer.

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Question - 25:

How well do you know this industry?

Ans:

Two things businesses need to pay attention to in their industries are what their competition is doing and the customers. You may not always agree with your competitors but it is important to be aware of what changes they are making. Very well. I have been in the industry for over 6 years.

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Question - 26:

Why do you want to work in this industry As Consumer Loan Collections Officer?

Ans:

Make sure you research the industry first. Then find at least 3 core things about that industry that you're passionate about (for example: how their solutions impact clients, their culture, the leadership, etc)

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Question - 27:

Tell me about the last time you missed a goal or deadline?

Ans:

Unless you're a completely perfect person, chances are you've messed up before on a goal/deadline. If so, discuss how you fell short and what you would have done in retrospect to achieve it.

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Question - 28:

How have you shown yourself to be a leader?

Ans:

Think about a time where you've rallied a group of people around a cause / idea / initiative and successfully implemented it. It could be a small or large project but the key is you want to demonstrate how you were able to lead others to work for a common cause.

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Question - 29:

What's been your biggest success to date?

Ans:



Talk about a story / experience about how you achieved success and be sure to share details on the results and outcome. Have it highlight a strong characteristic such as leadership, work ethic and so forth.

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Question - 30:

What are your thoughts on failure?

Ans:

Failure happens. It's a part of life. The key is understanding that you can't be perfect at everything and more importantly you're going to learn from failures to come out stronger.

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Question - 31:

How do you handle conflicts with people you supervise?

Ans:

At first place, you try to avoid conflicts if you can. But once it happens and there's no way to avoid it, you try to understand the point of view of the other person and find the solution good for everyone. But you always keep the authority of your position.

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Question - 32:

What's been your biggest failure to date?

Ans:

Describe your biggest failure and discuss what you've learned from it and ideally how you've been successful since because of that lesson.

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Question - 33:

Why should I hire you As Consumer Loan Collections Officer?

Ans:

To close the deal on a job offer, you MUST be prepared with a concise summary of the top reasons to choose you. Even if your interviewer doesn't ask one of these question in so many words, you should have an answer prepared and be looking for ways to communicate your top reasons throughout the interview process.

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Question - 34:

How has school prepared you for this job role?

Ans:

Think back to how you've interacted with your peers to develop social skills, how you've worked with classmates on projects to develop teamwork and collaborative skills, how you've developed discipline through studying, how the courses have helped your creativity, and how the classes you've taken have impacted your analytical / problem solving / reasoning skills.

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Question - 35:

What are your lifelong dreams?

Ans:

If your dreams don't relate to the job closely, make sure you highlight aspects of the job that will help develop the skills that will help you with your dreams. Ideally, you want your dreams to relate strongly to the career path you're interviewing for though.

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Question - 36:

Describe a time when you had to help a coworker out that did not directly benefit you?

Ans:

There should be many times where you've assisted others As Consumer Loan Collections Officer. If you haven't, think of how you would in the future. You can discuss charitable causes, how you mentored someone, and so on.

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Question - 37:

How important is a positive attitude to you?

Ans:

Incredibly important. I believe a positive attitude is the foundation of being successful - it's contagious in the workplace, with our customers, and ultimately it's the difference maker.

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Question - 38:

Explain me about a challenge or conflict you've faced at work As Consumer Loan Collections Officer, and how you dealt with it?



Ans:

In asking this interview question, your interviewer wants to get a sense of how you will respond to conflict. Anyone can seem nice and pleasant in a job interview, but what will happen if you're hired?. Again, you'll want to use the S-T-A-R method, being sure to focus on how you handled the situation professionally and productively, and ideally closing with a happy ending, like how you came to a resolution or compromise.

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Question - 39:

What do you consider to be your weaknesses?

Ans:

What your interviewer is really trying to do with this question-beyond identifying any major red flags-is to gauge your self-awareness and honesty. So, "I can't meet a deadline to save my life As Consumer Loan Collections Officer" is not an option-but neither is "Nothing! I'm perfect!" Strike a balance by thinking of something that you struggle with but that you're working to improve. For example, maybe you've never been strong at public speaking, but you've recently volunteered to run meetings to help you be more comfortable when addressing a crowd.

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Question - 40:

Why do you want to join our company?

Ans:

This is a question that is aimed at finding out whether you know enough about the company and the basic market. The best way to answer this question is to do some research on the company and highlight its positive points.

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Question - 41:

What motivates you to work As Consumer Loan Collections Officer?

Ans:

Describe what makes you passionate about the work. It could be the company's vision, the product, your desire to succeed, the clients, your peers and so on. They key is to first understand what internally motivates you to do your job and then to emphasize that in a positive way

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Question - 42:

What differentiates this company from other competitors?

Ans:

Be positive and nice about their competitors but also discuss how they are better than them and why they are the best choice for the customer. For example: "Company XYZ has a good product, but I truly believe your company has a 3-5 year vision for your customer that aligns to their business needs."

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Question - 43:

What do you feel you deserve to be paid?

Ans:

Do your research before answering this question - first, consider what the market average is for this job. You can find that by searching on Google (title followed by salary) and globalguideline.com and other websites. Then, consider this - based on your work experience and previous results, are you above average, if yes, by what % increase from your pay today from your perspective? Also - make sure if you aim high you can back it up with facts and your previous results so that you can make a strong case.

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Question - 44:

What are your thoughts on social media for this role?

Ans:

Without a doubt, social media is becoming more and more pervasive in our jobs. You should stress that social media is not appropriate for personal use at work. However, if the company embraces social media in certain departments (for example marketing), then you may want to discuss how you could use it for work (as long as it applies to your role).

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Question - 45:

What is your greatest strength? How does it help you As Consumer Loan Collections Officer?

Ans:

One of my greatest strengths, and that I am a diligent worker... I care about the work getting done.. I am always willing to help others in the team.. Being patient helps me not jump to conclusions... Patience helps me stay calm when I have to work under pressure.. Being a diligent worker.. It ensures that the team has the same goals in accomplishing certain things.

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Question - 46:

If selected for this position As Consumer Loan Collections Officer, can you describe your strategy for the first 90 days?

Ans:



This depends on the job role. Make sure you break it down into

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Question - 47:

What challenges are you looking for in this position?

Ans:

A typical interview question to determine what you are looking for your in next job, and whether you would be a good fit for the position being hired for, is "What challenges are you looking for in a position As Consumer Loan Collections Officer?" The best way to answer questions about the challenges you are seeking is to discuss how you would like to be able to effectively utilize your skills and experience if you were hired for the job. You can also mention that you are motivated by challenges, have the ability to effectively meet challenges, and have the flexibility and skills necessary to handle a challenging job. You can continue by describing specific examples of challenges you have met and goals you have achieved in the past.

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Question - 48:

Describe to me a time where you had to make a hard decision As Consumer Loan Collections Officer?

Ans:

Hard decisions are hard for a reason. It could dramatically effect the company. It could affect other workers. So if you have a story about how you made a hard decision and had a good outcome, share that. If you have one where the outcome wasn't great, explain how you would have changed the way you approached the decision to show you learned how to improve.

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Question - 49:

Give me an example of when you competed hard and won?

Ans:

You can reference many different areas here when discussing a story of where you won in competition: Work experience (ideal), sports, clubs, classes, projects.

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Question - 50:

Explain an occasion when you had to adapt in the face of a difficult situation?

Ans:

One of the most useful interview tactics is to remain positive about your work and achievements. This question lets the candidate draw on their own personal history to show how they have been positive and successful in the face of difficulties. Choose a specific occasion to describe, rather than dealing with generic platitudes.

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Question - 51:

What do you expect to be earning in 5 years As Consumer Loan Collections Officer?

Ans:

Discuss how you expect yourself to be excellent at your job. Thus, it would be reasonable to expect pay that is based on the merit of your work.

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Question - 52:

Do you have good computer skills?

Ans:

It is becoming increasingly important for medical assistants to be knowledgeable about computers. If you are a long-time computer user with experience with different software applications, mention it. It is also a good idea to mention any other computer skills you have, such as a high typing rate, website creation, and more.

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Question - 53:

If I were to give you this salary you requested but let you write your job description for the next year, what would it say?

Ans:

It should say the same thing - after all - if you think this salary is fair then it should suit the responsibilities!

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Question - 54:

What's a time you exercised leadership?

Ans:

Depending on what's more important for the the role, you'll want to choose an example that showcases your project management skills (spearheading a project from end to end, juggling multiple moving parts) or one that shows your ability to confidently and effectively rally a team. And remember: "The best stories include enough detail to be believable and memorable,". Show how you were a leader in this situation and how it represents your overall leadership experience and potential.

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Question - 55:

Tell me about the last time you had to work with someone inside or outside of your department to accomplish a goal?

**Ans:**

Show that you were communicative with that person and that you were able to collaborate effectively in sharing ideas and work tasks. They want to see that you can be a team player.

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Question - 56:

What do you think is your greatest weakness?

Ans:

Don't say anything that could eliminate you from consideration for the job. For instance, "I'm slow in adapting to change" is not a wise answer, since change is par for the course in most work environments. Avoid calling attention to any weakness that's one of the critical qualities the hiring manager is looking for. And don't try the old "I'm a workaholic," or "I'm a perfectionist."

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Question - 57:

How would your friends describe you?

Ans:

My friends would probably say that I'm extremely persistent - I've never been afraid to keep going back until I get what I want. When I worked as a program developer, recruiting keynote speakers for a major tech conference, I got one rejection after another - this was just the nature of the job. But I really wanted the big players - so I wouldn't take no for an answer. I kept going back to them every time there was a new company on board, or some new value proposition. Eventually, many of them actually said "yes" - the program turned out to be so great that we doubled our attendees from the year before. A lot of people might have given up after the first rejection, but it's just not in my nature. If I know something is possible, I have to keep trying until I get it.

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Question - 58:

How much time do you need to join the organization As Consumer Loan Collections Officer?

Ans:

You should be able to join it right away, barring plans you've already made (family travel, vacation, other obligations). The key is to simply be open in communication of what's already committed on your schedule. Most companies are accommodating. If they are not, weight the importance of joining that company vs. your plans.

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Question - 59:

If you had to choose one, would you consider yourself a big-picture person or a detail-oriented person?

Ans:

Both are important. You need to stress that. However, if you could only choose one, ask yourself As Consumer Loan Collections Officer - do you like to be "in the weeds" with your work, or do you want to be the one painting the vision?

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Question - 60:

What's your salary history?

Ans:

When you are interviewing for a new job, it is common practice for the company to ask you about your salary history. I typically want to know what the candidate's base salary is, if they receive any bonus, the average bonus amount, and any additional compensation or perks, such as 500k matching, stock grants or stock options, paid time off and how much they are required to pay towards their medical premiums.

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Question - 61:

What is your desired salary As Consumer Loan Collections Officer?

Ans:

Bad Answer: Candidates who are unable to answer the question, or give an answer that is far above market. Shows that they have not done research on the market rate, or have unreasonable expectations.

Good answer: A number or range that falls within the market rate and matches their level of mastery of skills required to do the job.

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Question - 62:

What was the most important task you ever had?

Ans:

There are two common answers to this question that do little to impress recruiters:

* 'I got a 2.1'

* 'I passed my driving test'

No matter how proud you are of these achievements, they don't say anything exciting about you. When you're going for a graduate job, having a degree is hardly going to make you stand out from the crowd and neither is having a driving licence, which is a requirement of many jobs.

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Question - 63:



What general trends do you see in our industry?

Ans:

Examine what's happened in the industry in the last 5 - 10 years and how it's evolved and then look at what both the company and analysts are saying about the future of that industry in which that company competes in. Read trade magazines / online sources in that industry as well to make sure you stay up to date on trends.

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Question - 64:

What would you do if our competitor offered you a position As Consumer Loan Collections Officer?

Ans:

I would weigh the offer and consider it, however, this company and this role is my first choice.

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Question - 65:

How do you act when you encounter competition?

Ans:

This question is designed to see if you can rise the occasion. You want to discuss how you are the type to battle competition strongly and then you need to cite an example if possible of your past work experience where you were able to do so.

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Question - 66:

Explain me about a time when you reached a goal within a tight deadline?

Ans:

I work well under pressure to meet deadlines without jeopardizing the quality of my work. I have always worked in a fast pace environment where we are constantly under pressure to achieve best results within a time frame.

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Question - 67:

What is your biggest achievement?

Ans:

Quality work to be is about doing work to the require or set standard, which is very important when it comes to warehouse operations.

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Question - 68:

What's the most rewarding work you've ever done and why?

Ans:

Companies love it when you discuss how you've made an impact on your teammates, clients, or partners in the business or in school. It should be rewarding because of the hard work and creative process that you've put into it.

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Question - 69:

What are three positive things your last boss would say about you?

Ans:

It's time to pull out your old performance appraisals and boss's quotes. This is a great way to brag about yourself through someone else's words:

"My boss has told me that I am the best designer he has ever had. He knows he can rely on me, and he likes my sense of humor."

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Question - 70:

What kind of salary do you need As Consumer Loan Collections Officer?

Ans:

This is a loaded question and a nasty little game that you will probably lose if you answer first. So, do not answer it. Instead, say something like, that's a tough question. Can you tell me the range for this position? In most cases, the interviewer, taken off guard, will tell you. If not, say that it can depend on the details of the job. Then give a wide range.

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Question - 71:

Give me an example of an emergency situation that you faced. How did you handle it?

Ans:

There was a time when one of my employers faced the quitting of a manager in another country. I was asked to go fill in for him while they found a replacement and stay to train that person. I would be at least 30 days. I quickly accepted because I knew that my department couldn't function without me.

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Question - 72:



Describe to me the position As Consumer Loan Collections Officer you're applying for?

Ans:

This is a "homework" question, too, but it also gives some clues as to the perspective the person brings to the table. The best preparation you can do is to read the job description and repeat it to yourself in your own words so that you can do this smoothly at the interview.

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Question - 73:

Do you work well under pressure?

Ans:

Yes.. When it comes down to the wire, the best thing I can to remain focused, have some flexibility, and understand priorities.. Giving them attention in the order they are needed.

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Question - 74:

What schedule do you hope to work? Are you willing to work extra hours?

Ans:

Be honest. If you really want the job and are willing to work any schedule needed, say so. If, however, you have no intention of working late hours or weekends, simply let the interviewer know the hours that you are available to work. The same applies to extra hours. You are more likely to be hired if you are willing to work any time you are needed. However, saying that you are willing and then complaining about the hours once you start working is a recipe for disaster.

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