JOIN TONGA DEVELOPMENT BANK – SHAPE THE FUTURE OF BANKING IN TONGA

Applications are invited from suitably qualified and experienced candidates for the position of Legal Officer, based at the Tonga Development Bank's Head Office and reporting directly to the Manager Asset Recovery.

Role Purpose

To recover outstanding bank debts and minimise financial losses by managing legal recovery actions, including loan documentation, court proceedings, external lawyers, repossession and sale of collateral. The role ensures all recovery actions comply with banking laws, legal requirements and court processes.

Key Responsibilities

- Manage legal recovery of overdue loans and outstanding debts to minimise the Bank's losses.
- Draft and review loan agreements, guarantees, mortgages, legal notices and settlement agreements.
- Manage legal proceedings, court cases and enforcement actions relating to debt recovery.
- Coordinate and monitor external lawyers and legal service providers engaged by the Bank.
- Manage the repossession, enforcement and sale of collateral and mortgaged assets.
- Identify and manage legal, credit and documentation risks and ensure compliance with applicable laws and Bank policies.
- Support loan restructuring, settlements and timely recovery actions.
- Provide legal advice to Asset Recovery and relevant Bank units on recovery matters.
- Maintain accurate legal and recovery records, reports and case updates.
- Contribute to improving recovery processes, efficiency and cost management.

Skills and Experience

Key Requirement

These are the essential baseline expectations required for the role.

- Relevant experience in legal practice, banking, credit recovery or debt collection.
- Strong knowledge of banking laws, lending, contracts, security and debt recovery.
- Strong analytical, problem-solving and decision-making skills.
- Good planning, organisation, communication and negotiation skills.
- Experience managing legal cases, court matters and recovery actions.
- High attention to detail, integrity and professional judgement.
- Results-focused with the ability to work effectively with lawyers, Courts, borrowers and Bank management.

Key Attributes

The ideal candidate will demonstrate:

- High Integrity & Professionalism
- Sound Judgement & Decision-Making
- Results-Oriented & Recovery-Focused
- Strong Communication & Negotiation Skills

Qualifications :

- Bachelor's Degree in Law (LLB) or an equivalent recognised legal qualification.
- Admission to practice as a Lawyer/Solicitor, where applicable.
- 3–5 years' relevant legal experience is preferred. Newly qualified lawyers with strong relevant skills may also be considered.

Remuneration: The post of Legal Officer is classified at Band 6 with a salary scale ranging from TOP$33,137 to $49,705per annum, depending on experience and qualifications.

Benefits: Attractive benefits are also available including staff loans, retirement fund scheme and excellent opportunities for advancement.

Applications: Internal Candidates interested in this role should submit their applications through their Managers.

Deadline : Deadline for All applications is Friday 20 November 2026**,** 4pm.

For further enquiries, contact Human Resource division, Head Office at phone 23-333.