

POSITION DESCRIPTION

Recoveries Officer

Avanti Finance Group is a privately owned non-bank lender operating across New Zealand, and Australia. We are on a growth mission to lead and inspire our industry through innovation, and the development of exceptional financial services products whilst fostering a motivated and engaged workplace culture that is centered around personal growth and high performance.

This role reports to Head of Collections & Operations.

As a **Recoveries Officer**, you will be responsible for managing legal recoveries, working closely with external legal partners, and evaluating the feasibility of legal action. You will use your negotiation skills to find workable solutions for customers while ensuring compliance with relevant legislation. This is a newly created position, offering an exciting opportunity to shape the role and grow your career.

IN This role, YOU will:

Key Responsibilities:

- Undertake legal activity and loss recovery in collaboration with external legal partners.
- Evaluate the feasibility of legal action and liaise with legal counsel when required.
- Manage a portfolio of delinquent secured loans, ensuring efficient recoveries while maintaining compliance with relevant legislation.
- Understand and comply with all regulatory requirements of Debt Collections and NCCP consumer guidelines, working in accordance with consumer privacy laws and company procedures.
- Use negotiation skills to implement recovery solutions and evaluate credit risk and exposure.
- Maintain accurate and compliant records, ensuring file integrity and attention to detail.
- Collaborate effectively within the Collections team to optimise recovery strategies.
- Work proactively in a fast-paced and evolving environment, demonstrating the ability to multi-task and manage workloads under pressure.

The successful candidate will have:

- Legal recoveries experience in Australia, with exposure to secured lending and collections.
- A solid understanding of debt recovery processes and relevant legislation, including ACCC debt collection guidelines and NCC.
- Self-motivated and able to manage a portfolio independently.
- Strong negotiation, critical thinking, and problem-solving skills.
- Excellent communication skills, both verbal and written, with a customer-focused approach.
- High level of attention to detail, ensuring compliance and accurate record-keeping.
- Proficiency in computing and numerical literacy.
- A great team player, capable of collaborating effectively while also working independently.
- Full Australian working rights.