

POSITION DESCRIPTION

Collections Officer – Asset Recovery

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.

We are looking for a Collections Officer – Asset Recovery to join our team. In this role, you will be responsible for managing secured debt recovery, working with mercantile agents, and handling distressed debt accounts. You will play a critical role in negotiating recovery solutions, managing delinquent loans, and ensuring compliance with secured lending regulations.

IN This role, YOU will:

Key Responsibilities:

- Manage debt collection and asset recovery processes.
- Work closely with mercantile agents and external stakeholders to recover secured assets to conduct investigations and skip tracing to locate customers.
- Able to constructively manage relationships and transactions with auction houses and external mercantile agents.
- Self-manage a portfolio of delinquent loans.
- 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.
- Work effectively within the Collections team, supporting recovery strategies.
- Operate in a fast-paced and evolving environment, demonstrating the ability to multitask under pressure.
- Support customers in a way that encourages timely payment while showing understanding of their circumstances.
- Understand and comply with all regulatory requirements of Debt Collections and NCCP consumer guidelines, working in accordance with consumer privacy laws and company procedures.

The successful candidate will have:

- Debt collection & asset recovery experience in Australia, preferably in Asset Finance.
- Experience in secured debt recovery, mercantile agent management, and distressed debt.
- Strong negotiation, critical thinking, and problem-solving skills.
- High attention to detail and strong organisational skills to maintain accurate records and follow-up actions.
- Strong communication skills, relationship building and management skills, and confident telephone manner.
- Ability to work independently while contributing to the overall success of the team.
- Full Australian working rights.