

POSITION DESCRIPTION

CREDIT CONTROLLER

Avanti Finance Group is a privately owned specialty lender operating across New Zealand, and Australia. We are on an ambitious 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.

With 270+ staff across our four offices in New Zealand and Australia, we are motivated to become the best finance company boasting strong growth and returns, as well as the best customer, introducer and employee experiences.

Reporting the Manager, Late Collections, the Credit Controller is responsible for engaging with customers to reduce arrears and find sustainable repayment solutions. This includes proactive outreach, handling inquiries, and ensuring compliance with company policies and financial regulations.

In This Role, You Will Do-the-Doing With:

- > Contact customers to discuss repayment options and resolve outstanding debts.
- > Manage inbound and outbound customer inquiries professionally and efficiently.
- > Apply company policies and regulatory requirements, including CCCFA and the Responsible Lending Code.
- > Identify repayment difficulties early and work with customers to find solutions.
- > Support customers in re-establishing regular payments while balancing business recovery goals.
- > Initiate debt recovery actions when necessary, minimizing costs and impact on customers.
- > Maintain integrity and compliance in all processes, following best practices in risk management.
- > Collaborate with the team and contribute to a positive, customer-focused culture.

Always Ensure Integrity, Risk and Compliance

- > Apply a risk and compliance lens, ensure legal adherence, and manage all day-to-day risks through the appropriate channels.
- > Operate with integrity by upholding high standards in compliance and risk management through adherence to the three lines of defence model.

Living Our Values: Relentlessly Helpful, Do What's Right, People First

- > Bring your whole self every day, to proactively promote a wellness, inclusive, health and safety conscious culture at Avanti.

The Successful Candidate Will Have:

- > Strong communication skills, both written and verbal.
- > Experience in credit control, collections, or financial services, is preferred.
- > Knowledge of relevant financial regulations and compliance requirements.
- > Strong problem-solving and decision-making skills.
- > Ability to manage time effectively and work independently.
- > Resilience and professionalism when handling difficult customer interactions.
- > Proficiency in Microsoft Office (Excel, Word, PowerPoint).

Operational Detail

Location

Auckland

Department

Operations

Reporting to

Late Collections Manager

Direct Reports

No direct reports

Internal Relationships

All members of the wider Avanti Finance teams.

External Relationships

3rd party providers

THE FOCUS CAPABILITIES THIS ROLE WILL DISPLAY AND BE MEASURED BY ARE:

The focus capabilities for this role are the capabilities someone new to the role should immediately be able to demonstrate competency in. The behavioural indicators provide examples of the types of behaviours that would be expected at that level and are reviewed annually as part of the Group's Capability Framework.

Embracing Change fosters agility and resilience. Our ability to anticipate, embrace and adapt to new opportunities, including technology and new ways of working enables us to succeed and grow sustainably in today's rapidly evolving landscape.

We demonstrate **Standards of Work** through being willing compliers of regulatory requirements and our ongoing commitment to prioritising quality work practices, we ensure our business is sustainable and our customers can trust us.

We **Use Our Initiative** by taking ownership of our work and willingly contribute ideas and new ways of thinking. We seize opportunities early, anticipate issues before they become problems and acts with a sense of urgency to achieve results.

Active Collaboration creates a supportive and productive environment. We work together by having a common goal, sharing knowledge, expertise, and resources. This is how we foster creativity, innovation, and success.

We **Provide Customer Solutions** through understanding customer needs, defining requirements and ensuring the right expertise is applied. We utilise our knowledge base of products and services and invite customers to explore options.

We take responsibility for our actions and decisions. **Being Accountable** allows us to work towards the same goals and objectives. It ensures that as individuals and as an organisation we hold ourselves to a high standard of conduct.



