

POSITION DESCRIPTION Senior Legal Counsel

Avanti Finance Group (including Branded Financial Services Pty Limited) is a privately owned non-bank lender operating across Australia and New Zealand. 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 centred around personal growth and high performance.

With 270 staff across our four offices in Australia and New Zealand, 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 to the General Counsel, this role is a key member of the Avanti Finance Group legal team, with primary responsibility for supporting our Australian operations. The position will involve close collaboration with the Australian Leadership Team and the broader legal function to deliver commercially focused legal advice. Additionally, the role will provide support to our New Zealand operations and offer the opportunity to engage with stakeholders across the business to contribute to the successful execution of Avanti Finance's strategic objectives.

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

KRA: Legal Advisory and Risk Management

- > Provide strategic legal advice ensuring alignment with corporate objectives.
- > Identify, assess, and mitigate legal risks associated with commercial transactions, regulatory compliance, and operational activities.

KRA: Enhance stakeholder experience

- > Streamline and simplify legal processes/documentation to enhance clarity, accessibility, and turnaround times.
- > Contribute to improved experiences for customers and introducers by ensuring legal touchpoints are efficient and user-friendly.
- > Actively seek and respond to stakeholder feedback to continuously improve service delivery and engagement.
- > Lead the challenge to deliver timely, practical and commercial advice.

KRA: Stakeholder Engagement and Cross-Functional Collaboration

- > Build strong relationships with internal and external stakeholders, including senior leadership, regulatory bodies, and external counsel.
- > Collaborate with cross-functional teams to support strategic initiatives and ensure legal considerations are integrated into business decisions.
- > Represent the legal function in key projects.

Always Ensure Integrity, Risk and Compliance

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- > Apply a risk and compliance lens, ensure legal adherence, and manage all day-to-day legal 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 Finance.

The Ideal Candidate Will Possess:

- > Mid to senior qualified financial services legal professional who holds an Australian practising certificate.
- > Experience in commercial law, ideally within a corporate or regulatory role in-house environment.
- > Strong understanding of Australian legal and regulatory frameworks; exposure to New Zealand law is a plus.
- > Excellent communication and stakeholder engagement skills.
- > Ability to work independently while contributing to a collaborative team environment.
- > Commercially astute, with a proactive and solution-oriented approach.
- In-depth knowledge of the Australian consumer credit law landscape and distribution arrangements, with the ability to clearly communicate its implications to stakeholders.
- > Experience reviewing commercial contracts and marketing materials, along with a strong understanding of corporate governance and compliance with privacy regulations.
- > Familiarity with debt collection practices and the legal considerations involved, and possess working knowledge of key Australian regulatory bodies, including the associated filings, returns, and obligations.

Operational Detail

Location Level 1, 20 Hunter Street, Sydney, NSW

Department Risk

Reporting to General Counsel / BFS CEO

Direct Reports There are no direct reports associated with this role

Internal Relationships Risk and Legal peers AU Distribution Teams Page 2 Ubdated.Jul-25 **Commented [MB1]:** Or remove 'legal' and instead say 'help manage all day-to-day risks.

Commented [MB2]: I'm adding in Avanti Finance where I can. Unless any opposition I think this is what our trademark lawyers are recommending (to distinguish us from other Avanti trademark users). I don't think confirmed by Kelli and Liv yet though.



Executive management

External Relationships Relevant External Law Firms

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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.

I have read and understand the position description

Date

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