

POSITION DESCRIPTION

HARDSHIP OFFICER

Avanti Finance Group is a privately owned non-bank 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.

This role reports to the Collections Team Leader. The purpose of this role is to manage a portfolio of high-risk and hardship accounts in a secured asset finance environment, working within internal policy and external regulation to assess hardship applications, tailor practical repayment solutions, and mitigate financial risk. This role requires strong communication, decision-making, and relationship-building skills, as well as a clear understanding of collections processes, hardship legislation, and customer vulnerability.

This role offers an opportunity to contribute to the design and implementation of scalable hardship processes, support broader collections operations, and play a meaningful role in helping customers recover while protecting business interests.

As the dedicated hardship function is still evolving, this role will also provide support to the Early Collections team when not actively managing hardship matters. This includes assisting with administrative tasks, managing our shared team inbox, and responding to customer enquiries within a 24-hour SLA. The successful candidate must be adaptable and willing to contribute to broader team priorities as we scale and embed hardship practices more formally across the business.

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

- > Manage a portfolio of high-risk and hardship accounts (secured and unsecured).
- > Assess hardship applications and repayment history to determine support options.
- > Develop tailored hardship plans (e.g. revised repayments, pauses, variations).
- > Identify early signs of loss and apply mitigation strategies.
- > Escalate deteriorating accounts for asset recovery, legal action, or write-off.
- > Maintain complete, compliant, and audit-ready case files
- > Proactively engage with customers in arrears to understand financial situations.
- > Communicate hardship decisions clearly and empathetically.
- > Handle sensitive conversations, complaints, and disputes professionally.
- > Balance empathetic service with effective recovery strategies.
- > Liaise with customers, guarantors, and third parties to facilitate outcomes.
- > Provide relief support to the Early Collections team as needed, including responding to customer enquiries from the shared inbox and completing administrative tasks to meet service-level expectations.

The Successful Candidate Will Have:

- > 2-5 years' experience in collections, financial hardship, or debt recovery, ideally within asset finance or financial services.
- > In-depth knowledge of financial hardship practices and collections lifecycle.
- > Familiarity with / training in applicable legislation and guidance, including: National Credit Code (particularly Section 72), NCCP Act, ASIC Regulatory Guides (e.g., RG209, RG271), Australian Privacy Principles, ACCC/ASIC Debt Collection Guidelines, AFCA complaints and EDR protocols
- > Strong verbal and written communication skills, able to navigate complex and emotional conversations with clarity and care.
- > Excellent problem-solving and negotiation abilities, balancing empathy with business outcomes.
- > Emotionally intelligent and resilient when dealing with vulnerable or distressed customers.
- > High attention to detail with a strong compliance mindset.
- > Organised, reliable, and able to manage high volumes with competing priorities.
- > Technically proficient in CRM and collections systems, Microsoft Office Suite.
- > A proactive team player with initiative and a passion for delivering positive customer outcomes.

Operational Detail

Location

Level/20 Hunter Street, Sydney, NSW

Department

Collections

Reporting to

Collections Team Leader

Direct Reports

There are no direct reports associated with this role

Internal Relationships

Risk and Legal peers

Distribution teams including Property, Personal Loans and Auto.

External Relationships

Relevant 3rd party regulation

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