

POSITION DESCRIPTION

CREDIT ANALYST

Avanti Finance Group is a privately owned non-bank lender operating across Australia, and New Zealand. 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 is reporting to the Credit Team Leader.

The purpose of this role is to ensure that risk and customer credit worthiness is assessed in accordance with BFS and Avanti Finance Group ('The Group') credit guidelines, and introducers of the business are advised in a timely manner.

IN THIS ROLE, YOU WILL:

Do-the-Doing

- Analysis, recommendation of incoming credit applications within the parameters of BFS policies and procedures.
- Escalate any matters outside your delegation to appropriate stakeholders.
- Assisting & supporting other teams.
- Ensuring service levels are met in terms of turnaround and response times.
- Signoff and approval of applications within approved DLA.
- Assisting & supporting Credit Manager in developing, enhancing credit systems and processes.
- Liaising with introducers on more application related enquiries.
- Ongoing customer service to BFS introducer network.

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

- Be a team player and follow your manager's reasonable instructions, performing additional duties as needed.
- Bring your whole self every day, to proactively promote a wellness, inclusive, health and safety conscious culture at Avanti.

THE SUCCESSFUL CANDIDATE WILL HAVE:

- Experience in banking and / or finance industries, in a similar role including customer service.

- Preferred experience in Asset Finance.
- Intermediate skills in the Microsoft Suite including Word and Excel.
- Attention to detail with an analytical approach and strong communication.
- Excellent time-management skills with an ability to work in a high paced environment.
- Strong communication skills, relationship building and management skills, and confident telephone manner.
- Team player with a collaborative work style.
- Be masterful at multi-tasking and keeping pace in a dynamic and fast paced environment. Roll your sleeves up and get stuck in with a one-team approach.
- Excellent work ethic and self-motivated, with interests in ongoing personal development.
- Strong verbal and written communication skills.

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.



OPERATIONAL DETAIL:

Location Sydney office

Department	Operations and Collections
Reporting to	Credit Team Leader
Direct reports	This role has no direct reports
Internal relationships	All members of the BFS Avanti Finance team
External relationships	Brokers, Introducers, Dealers and Mortgage Advisors