Position Description

Head of Customer Interactions

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. Branded Financial Services operates across Australia. We partner with introducers supporting individuals and companies to achieve their financial goals through tailored lending solutions with a client-first approach.

This role leads both the Customer Service and Collections Teams. It reports to the CEO. The purpose of this role is to lead excellence in customer service and collections outcomes both for the customer and the business, driving portfolio performance, regulatory compliance, and exceptional customer outcomes. This senior leadership role has accountability for all customer service and collections functions - from customer care to early intervention through to legal recovery.

As a key member of the leadership team, you'll balance commercial outcomes with customer-centric practices, build high-performing teams, and drive continuous improvement in customer service and collections.

IN THIS ROLE, YOU WILL:

Do-the-Doing

Strategy & Performance

- Develop and execute on a collections and customer service strategy aligned with business objectives and risk appetite
- Own portfolio performance across all stages - meet targets for arrears reduction, cures, loss mitigation, and recoveries
- Set and monitor KPIs including contact rates, cure rates, roll rates, cost-to-collect, debtor days and complaints
- Conduct portfolio analysis to identify trends, risks, and opportunities and translate into actionable strategies
- Set, monitor and maintain customer service standards that reflect excellence throughout the customer life cycle.
- Identify and execute on activities that continuously improve customer service, productivity; and financial outcomes.

Operational Excellence

- Design and maintain collections operating model including segmentation, workflow, and decisioning frameworks
- Develop collections policies, procedures, and playbooks from early intervention to legal recovery

- Work collaboratively with stakeholders to drive automation and digitisation initiatives to optimise processes and enable customer self-service
- Manage vendor relationships (collection agencies and mercantile agents)

Regulatory Compliance & Risk

- Ensure compliance with Australian credit and debt recovery legislation, and industry codes
- Maintain frameworks for vulnerable customers and financial hardship identifying and supporting continuous improvements
- Manage operational, conduct, and process risk across collections functions
- Partner with Risk on regulatory changes and emerging issues

Team Leadership

- Build and lead high-performing teams
- Drive engagement, capability development, and performance accountability
- Foster culture of continuous improvement, customer focus, and operational excellence
- Provide proactive insights to peers across Group
- Work proactively across the business to achieve the best business and customer outcomes

Financial Management

- Optimise cost-to-collect and cost-to-serve while maintaining effectiveness and customer experience
- Manage capacity planning and resource allocation
- Track cost to serve, recovery rates, write-offs, and provisioning impacts

Strategic Partnership

- Partner with Risk on policy, lending decisions, and portfolio management
- Collaborate with Operations, Technology, Product, and Finance on end-to-end strategies
- Provide portfolio insights for provisioning, forecasting, and strategic planning

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: Champion the Customer, Win Together, Do What's Right, Be Curious

- 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 and BFS.

THE SUCCESSFUL CANDIDATE WILL HAVE:

- 10+ years in financial services collections, credit risk, or operations with 5+ years in senior leadership roles managing collections function

- Hands-on leader, comfortable operating at both strategic and operational level
    - Expert knowledge of Australian credit and debt recovery legislation, including the National Consumer Credit Protection Act 2009 (and the National Credit Code), the Privacy Act 1988, and the ACCC/ASIC Debt Collection Guideline, along with a strong understanding of hardship obligations and vulnerable customer frameworks
- Proven track record managing large teams; and cross-function roles, with demonstrated success in arrears reduction and loss mitigationThis line is informal for a senior executive PD. Suggested alternative: 'Hands-on leader, comfortable operating at both strategic and operational levels.'
    - Technical proficiency with collections systems, workflow management platforms and analytics tools with ability to drive digitisation and automation initiatives
    - Strong credit risk and portfolio management expertise including provisioning, loss forecasting, portfolio analytics, and understanding of commercial impacts on business performance
    - Demonstrated success building and leading teams with strong coaching capabilities, ability to drive performance accountability, and track record of team engagement and development
    - Advanced analytical and commercial acumen - ability to balance recovery outcomes with customer treatment and costs, translate data into actionable strategies, and develop performance models and forecasts
    - Executive presence and stakeholder influence - confident presenting to C-suite, driving cross-functional partnerships, and representing collections strategy in leadership forums
    - Strategic thinking with operational execution capability - able to develop multi-year collections and customer service roadmaps while remaining hands-on with day-to-day performance, compliance, and continuous improvement
    - Results-driven with customer-centric approach - resilient, collaborative leader who champions fair treatment, drives innovation, and leads with integrity and empathy through change and transformation

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OPERATIONAL DETAIL:

Location	Level 1/20 Hunter Street, Sydney, NSW, Australia
Department	Branded Financial Services Managers
Reporting to	CEO
Direct reports	Collections and Customer Service Team Leaders
Internal relationships	All Group members
External relationships	Customers, Brokers, Introducers, Agents, Dealers, Budgeting Services and Lawyers, AFIA