

Position Description

Collections Officer

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 is reporting to the Head of Customer Interactions

The purpose of this role is to support BFS and Avanti Finance Group ('The Group') by providing end-to-end debt collection for consumer and commercial clients in the automotive industry.

IN THIS ROLE, YOU WILL:

Do-the-Doing

Working from a clear understanding of the end-to-end consumer and commercial collection processes, including:

- Structure conversations and negotiate balanced commercial outcomes for a portfolio of customers in arrears from early collections to recovery stages
- Understand and comply with all regulatory requirements of debt collections, NCCP consumer guidelines and privacy laws.
- Identify and recommend customers for advanced collection activity, e.g. field calls, repossessions, write-offs, etc.
- Apply supporting tools and search options to investigate and locate customers.
- Identify and refer customers to Hardship Officer where financial support may be warranted.
- Able to constructively manage relationships with third parties including legal counsel, auction houses and mercantile agents.
- Work in accordance with company procedures and contribute to an increasingly data and technology driven team.

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:

- Experience customer facing role in banking and / or financial services.
- Recovery expertise, particularly with secured assets.
- Robust skills in the Microsoft Suite including Word, Excel and Power BI (an advantage).
- Analytical and attention to detail with supporting documentation of customer positions.
- Excellent time-management skills with an ability to work in a pressured, 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.

OPERATIONAL DETAIL:

Location	Sydney
Department	Collections
Reporting to	Collections Team Leader
Direct reports	This role has no direct reports
Internal relationships	All members of the BFS Avanti Finance team
External relationships	Customers, Field Agents, Auction Houses, Mercantile Agents