

POSITION DESCRIPTION

FINANCE EXECUTIVE – CONSUMER LENDING

Avanti Finance Group is a privately owned non-bank lender operating across New Zealand, and Australia. 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 Personal Lending – Team Leader.

The purpose of this role is to ensure excellent customer service through building relationships with Introducers: including Brokers, Car Dealers and Mortgage Advisors and directly with customers. Approving loans within lending authority and referring for authorisation loans outside authority. Always ensuring minimum lending standards are maintained. The role also requires business development with brokers and referrers and maintaining a high level of customer service and planning.

IN THIS ROLE, YOU WILL:

Do-the-Doing

- New loan and top-up sales to customers and brokers. Including identifying insurance opportunities.
- Handle inbound and outbound introducer and client direct lending enquiries via call, email or via our loan origination platform.
- ~~Assist in establishing referral networks with brokers other business partners.~~
- Ensuring we deliver on our service levels to brokers, dealers, and internal customers
- Developing and maintaining clear strategy with each referrer for long term growth
- Obtain financial data, complete loan applications, credit and security checks.
- Complete/Conduct a risk assessment of customer financial data against Avanti lending and credit policies.
- Process and approve applications within established authority and refer loans above authority level that meet acceptable lending standards.
- Ensuring accurate instructions are provided to generate loan documentation and in a timely manner. Ensuring file is complete for payout and security registration. Follow up on omissions in a timely manner.
- Taking ownership of customer issues and queries raised and resolving issues.
- Verify customer information and update records.

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:

- Prior experience in a consumer lending, finance, administration, or compliance-related role preferred
- Solid understanding of the financial services industry and emerging trends
- Numerically competent, with strong attention to detail and accuracy
- Proven ability to cross-sell and up-sell financial products
- Comfortable working in a fast-paced, high-volume environment with shifting priorities
- Strong problem-solving skills and the ability to handle complex or challenging customer situations
- Excellent written and verbal communication skills
- Technically proficient, with strong computer skills and confidence using multiple systems
- Self-motivated with excellent time management and the ability to work independently
- Flexible, adaptable, and comfortable in a continuous improvement and change-driven environment
- Team-oriented, with a roll-up-your-sleeves attitude and a collaborative mindset

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	Newmarket office
Department	Personal Lending
Reporting to	Personal Lending – Team Leader.
Direct reports	This role has no direct reports
Internal relationships	All members of the Avanti Finance team.
External relationships	Customers, Brokers, Introducers, Dealers and Mortgage Advisors.