Position Description
Hardship & Vulnerability Advisor

Avanti Finance

Avanti Finance Group is a privately owned specialist lender operating across New Zealand and Australia. We're on a growth mission to lead and inspire our industry through innovation and the development of exceptional financial services, while fostering a motivated and engaged workplace culture centred around personal growth and high performance.

Position Overview

Reporting to the Head of Customer Care & Resolution, the Hardship & Vulnerability Advisor role is responsible for supporting customers experiencing financial difficulty or vulnerability by conducting hardship assessments, affordability analysis and developing fair, sustainable support solutions.

This role plays a critical part in ensuring Avanti meets its regulatory obligations under CCCFA and responsible lending requirements, while delivering empathetic, customer-centred outcomes for customers who are facing genuine hardship, life events, or vulnerability.

The role requires high levels of emotional intelligence, sound judgment, strong documentation discipline, and consistent compliance with policy, legislation and internal controls.

IN THIS ROLE, YOU WILL:

Do the Doing

- Conduct hardship assessments to understand customer circumstances, income, expenses, and affordability.
- Engage empathetically with customers experiencing financial distress, vulnerability, illness, trauma or life changes.
- Assess customer affordability using verified information and evidence in line with CCCFA requirements.
- Develop appropriate hardship arrangements that are sustainable, fair and compliant.
- Clearly explain options, obligations and expectations to customers in a supportive and respectful manner.
- Identify and respond appropriately to customer vulnerability indicators.
- Apply Avanti hardship policies, vulnerability frameworks, and regulatory obligations consistently.
- Make recommendations within delegated authority and escalate complex, high�risk or prolonged hardship cases to the Hardship & Vulnerable Lead, appropriate manager, or the Credit Resolution Specialists
- Maintain accurate, detailed and timely documentation supporting assessment, decisions and outcomes.
- Work collaboratively with Early Solutions, Operations, Legal, Assurance and Leadership teams to support customer outcomes.
- Continuous Improvement & Capability Development
  - Actively participate in coaching, training, and quality feedback sessions.
  - Apply feedback from Assurance and Manager to lift performance and consistency.
  - Contribute to process improvement initiatives and share ideas to improve customer and operational outcomes.
  - Demonstrate a commitment to ongoing skill development and learning.\
- This role does not undertake enforcement, legal recovery or asset realisation activity, which sits within the Recoveries function.

Always Ensure Integrity, Risk and Compliance

- Apply a strong risk, compliance and conduct lens to all hardship and vulnerability decisions.
- Ensure all assessments comply with CCCFA, Responsible Lending Code, internal policy and hardship guidelines.
- Demonstrate evidence-based decision making supported by accurate documentation.

- Operate in line with Avanti's Risk & Compliance policies, escalating risks appropriately.
- Escalate concerns, uncertainty or potential non-compliance early and appropriately.

Living Our Values – Relentlessly Helpful, Do What's Right, People First

- Demonstrate genuine care, empathy and respect when supporting customers experiencing hardship.
- Do what is fair and appropriate, even when decisions are complex or difficult.
- Promote wellbeing, inclusion, dignity and psychological safety for customers and colleagues.

THE SUCCESSFUL CANDIDATE WILL HAVE:

- Strong verbal and written communication skills, with the ability to explain complex information clearly.
- Experience in hardship, collections, financial services, customer support or similar regulated environments (preferred).
- Strong understanding of affordability assessment principles and responsible lending obligations.
- High emotional intelligence and empathy, with the ability to manage emotionally charged conversations.
- Sound judgment and confidence in making balanced, evidence-based decisions.
- Strong attention to detail and a commitment to high-quality documentation.
- Ability to manage sensitive information with discretion and professionalism.
- Resilience and self-awareness when supporting customers experiencing distress or vulnerability.

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OPERATIONAL DETAILS

Location	30 Daldy Street, Wynyard Quarter, Auckland Central (this role is primarily office-based)
Department	Customer Care & Resolution (Customer Care)
Reporting to	Head of Customer Care & Resolution
Direct reports	0
Internal relationships	Customer Care & Resolution, Customer Services, Lending, Risk
External relationships	Avanti Customers, External Vendors