Position Description
Hardship 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 reports to the Collections Team Leader. The purpose of this role is to manage a portfolio of high-risk and hardship accounts in a secured asset finance environment, working within internal policy and external regulation to assess hardship applications, tailor practical repayment solutions, and mitigate financial risk. This role requires strong communication, decision-making, and relationship-building skills, as well as a clear understanding of collections processes, hardship legislation, and customer vulnerability.

This role offers an opportunity to contribute to the design and implementation of scalable hardship processes, support broader collections operations, and play a meaningful role in helping customers recover while protecting business interests.

As the dedicated hardship function is still evolving, this role will also provide support to the Early Collections team when not actively managing hardship matters. This includes assisting with administrative tasks, managing our shared team inbox, and responding to customer enquiries within a 24-hour SLA. The successful candidate must be adaptable and willing to contribute to broader team priorities as we scale and embed hardship practices more formally across the business.

IN THIS ROLE, YOU WILL:

Do-the-Doing

- Manage a portfolio of high-risk and hardship accounts (secured and unsecured).
- Assess hardship applications and repayment history to determine support options.
- Develop tailored hardship plans (e.g. revised repayments, pauses, variations).
- Identify early signs of loss and apply mitigation strategies.
- Escalate deteriorating accounts for asset recovery, legal action, or write-off.
- Maintain complete, compliant, and audit-ready case files.
- Proactively engage with customers in arrears to understand financial situations.
- Communicate hardship decisions clearly and empathetically.
- Handle sensitive conversations, complaints, and disputes professionally.
- Balance empathetic service with effective recovery strategies.
- Liaise with customers, guarantors, and third parties to facilitate outcomes.
- Provide relief support to the Early Collections team as needed, including responding to customer enquiries from the shared inbox and completing administrative tasks to meet service-level expectations.

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:

- 2-5 years' experience in collections, financial hardship, or debt recovery, ideally within asset finance or financial services.
- In-depth knowledge of financial hardship practices and collections lifecycle.
- Familiarity with / training in applicable legislation and guidance, including: National Credit Code (particularly Section 72), NCCP Act, ASIC Regulatory Guides (e.g., RG209, RG271), Australian Privacy Principles, ACCC/ASIC Debt Collection Guidelines, AFCA complaints and EDR protocols.
- Strong verbal and written communication skills, able to navigate complex and emotional conversations with clarity and care.
- Excellent problem-solving and negotiation abilities, balancing empathy with business outcomes.
- Emotionally intelligent and resilient when dealing with vulnerable or distressed customers.
- High attention to detail with a strong compliance mindset.
- Organised, reliable, and able to manage high volumes with competing priorities.
- Technically proficient in CRM and collections systems, Microsoft Office Suite.
- A proactive team player with initiative and a passion for delivering positive customer outcomes.

OPERATIONAL DETAIL:

Location	Sydney
Department	Collections
Reporting to	Collections Team Leader
Direct reports	This role has no direct reports
Internal relationships	Risk and Legal peers, distribution teams including Property, Personal Loans and Auto
External relationships	Relevant 3rd party regulation