Position Description

Head of Treasury

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.

The Head of Treasury is responsible for optimising Avanti's balance sheet, liquidity position, financial risk profile and Treasury operating capability. The role leads Treasury strategy, Treasury Operations, financial risk management, liquidity management and Treasury governance across the Avanti Group. As part of an integrated Treasury function working alongside the Head of Funding, the role ensures that Treasury acts as a strategic enabler of sustainable growth, capital efficiency and risk-adjusted returns, while maintaining clear ownership of Treasury Operations and funding capacity reporting.

Reporting to the Group Chief Financial Officer, the role oversees Treasury risk, systems, controls, reporting and operational performance while providing strategic advice to Executive stakeholders, ALCO and the Board as required. The role works alongside the Head of Funding within an integrated Treasury function comprising two teams, each led through clearly defined accountabilities. Together, both teams contribute to balance sheet optimisation, sustainable growth and funding initiatives, ensuring funding activity, liquidity management, Treasury risk management and balance sheet strategy operate as an integrated framework within approved risk appetite and policy settings.

IN THIS ROLE, YOU WILL:

Treasury Leadership and Strategy

> Lead the development and execution of Treasury strategy across the integrated Treasury function, aligned with Group objectives and the Group's medium-term strategic plan.
> Provide Treasury expertise and strategic advice to the CFO, Executive Leadership Team and Board when required.
> Lead Treasury support for ALCO, including agenda input, recommendations, risk reporting and forward-looking Treasury insights to support effective decision making.
> Own Treasury policies, governance frameworks, delegated authorities and Treasury control environments.
> Identify and implement opportunities to improve Treasury capability, efficiency and scalability.
> Monitor financial market developments and macroeconomic conditions, advising the CFO and Executive Leadership Team on implications for Avanti's funding capacity, liquidity resilience and financial risk profile.
> Be embedded in relevant strategic decision-making forums, contributing Treasury insight to growth, pricing, capital allocation and risk management decisions.

Strategic Business Partnership

> Partner with business leaders to convert Treasury, cost of funds and balance sheet analysis into actionable commercial insights that support pricing, growth and risk-adjusted decision-making.
> Ensure strategic initiatives are supported by appropriate funding, liquidity and Treasury risk frameworks.
> Partner with the pricing team to ensure cost of funds transfer pricing is robust, transparent and aligned to Avanti's funding strategy, liquidity position and risk-adjusted return objectives.
> Challenge business assumptions through scenario analysis, market insights and assessment of balance sheet implications.

Treasury Operations

> Oversee Group liquidity management, cash forecasting and Treasury operations.
> Ensure Treasury Management Systems are maintained, effective and fit for purpose.
> Oversee Treasury controls, operational processes and Treasury-related payments.

> Ensure accurate and timely Treasury reporting to internal and external stakeholders.

Treasury Risk Management

- Own the management of liquidity, interest rate and foreign exchange risks within the Treasury risk framework.
- Own Treasury risk frameworks and reporting obligations, ensuring liquidity, interest rate and foreign exchange risks are appropriately monitored and escalated.
- Monitor compliance with Treasury policies, risk appetite settings and facility covenants.
- Lead Treasury stress testing, scenario modelling and risk analysis.
- Maintain strong governance and oversight of Treasury control environments.

Balance Sheet Management

- Work in partnership with the Head of Funding to ensure liquidity, balance sheet, funding and pricing objectives are aligned, with Treasury Operations accountable for funding capacity reporting and the Head of Funding accountable for funding execution and capacity resolution.
- Support Treasury input into funding facilities, cost of funds, liquidity, duration and asset-liability positioning across the Group.
- Provide Treasury expertise to support securitisation programmes, warehouse facilities and funding structures.
- Contribute Treasury input to the annual funding planning process, ensuring liquidity, risk, operational, pricing and balance sheet implications are clearly incorporated.
- Maintain relationships with banks, trustees, rating agencies and other key stakeholders in coordination with the Head of Funding, ensuring relationship ownership and messaging are clear.

Leadership and Capability

- Lead a high-performing team within the integrated Treasury function through coaching, empowerment, technical direction and clear accountability.
- Lead continuous improvement in Treasury systems, data, reporting, automation and operational processes to support a scalable, high-performing function.
- Foster a culture of accountability, collaboration and continuous improvement where team members are encouraged to challenge established thinking and seek better outcomes.
- Lead performance, development and engagement outcomes across the Head of Treasury's team.
- Build strong cross-functional relationships across Finance, Risk, Technology, Operations and the wider business, while supporting effective collaboration across both teams within the integrated Treasury function.
- Assume formal leadership responsibility for Treasury Analysts and Treasury Financial Risk Analyst roles as the Treasury structure evolves.

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.

THE SUCCESSFUL CANDIDATE WILL HAVE:

> Tertiary qualification in Finance, Economics, Accounting, Commerce or a related discipline.
> Significant Treasury leadership experience within banking, finance or financial services.
> Demonstrated expertise across Treasury Operations, interest rate and FX risk management, liquidity and balance sheet management. Experience in funding and securitisation would be advantageous.
> Strong understanding of Treasury governance, risk management, policy settings and reporting requirements.
> Experience preparing Executive Leadership Team, Board and ALCO reporting.
> Strong commercial acumen, analytical capability and strategic thinking.
> Proven leadership, stakeholder management and communication skills.
> Demonstrated ability to influence senior leader and Board-level decision making through clear, commercially grounded Treasury advice.
> Experience leading high-performing teams through growth, change and capability uplift.

OPERATIONAL DETAIL:

Location	Wynyard Quarter, Auckland CBD
Department	Treasury
Reporting to	Group Chief Financial Officer
Direct reports	Treasury Operations Manager, Treasury Risk Manager
Internal relationships	CFO; Executive Leadership Team; ALCO; Board and Board Committees as required; Finance; Funding; Risk; Technology; Operations; Wider Avanti Teams.
External relationships	Banks; Funders; Investors; Trustees; Rating Agencies; Treasury system and service providers; Professional advisers.