

# Position Description

## Legal Recoveries 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.

With 270 staff across our four offices in Australia and New Zealand, we are motivated to become the best finance company boasting strong growth and returns, as well as the best customer, introducer and employee experiences.

Reporting to the Collections Team Leader, the purpose of this role is to take ownership of complex debt recovery matters, managing files through all stages, from early collections to legal assessment, litigation, and enforcement. This newly created, strategically important role will strengthen our legal recovery capability and drive long-term improvements in how we manage high-risk and delinquent accounts. You will manage challenging files end-to-end, initiate legal action where appropriate, oversee litigation outcomes, and ensure full compliance with relevant legislation. Working closely with internal teams and external legal partners, you will play a key role in shaping policy, building robust procedures, and embedding best-practice frameworks for secured and unsecured debt recovery across Australia.

This is an excellent opportunity for someone who thrives on autonomy, enjoys creating structure, and is passionate about improving recovery outcomes and helping build a best-in-class legal recoveries function

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### IN THIS ROLE, YOU WILL:

#### Do-the-Doing

- Legal Recovery & Litigation Support
- Prepare legal documentation including letters of demand, statements of claim, default judgment applications, and enforcement proceedings across Australian jurisdictions
- File and lodge legal documents via online platforms (e.g. Online Registry) and coordinate process serving with external providers.
- Liaise with legal counsel and external law firms on litigation strategy, enforcement options, and court proceedings.
- Maintain legal precedents and support updates to internal manuals and workflow tools.
- Ensure adherence to all legal frameworks including the NCCP Act, Privacy Act 1988, and ACCC/ASIC Debt Collection Guidelines.
- Portfolio & Risk Management
- Manage a portfolio of delinquent secured and unsecured loans through litigation, insolvency, and recovery phases.
- Assess accounts for legal feasibility based on cost-benefit, credit exposure, and enforcement potential.
- Monitor litigation outcomes, settlement trends, and prepare internal reports on legal recovery performance.
- Maintain accurate, audit-ready case files and records in line with compliance and operational standards.
- Customer Engagement & Negotiation
- Negotiate payment arrangements, settlements, and dispute resolutions with borrowers, guarantors, and third parties.
- Conduct customer contact with empathy and professionalism, balancing customer service with firm recovery outcomes.
- Collaborate with internal Collections and Credit teams to align recovery actions with broader customer

strategies.

- Administrative & Operational Support
- Maintain litigation diaries, critical deadlines, and legal documentation registers.
- Draft formal correspondence to customers, legal representatives, and external stakeholders.
- Contribute to the development and refinement of late-stage recovery processes, including escalation pathways to legal or write-off.

## 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.

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## THE SUCCESSFUL CANDIDATE WILL HAVE:

- 2–5 years' experience in legal recoveries, commercial collections, or debt litigation (within financial services).
- Working knowledge of Australian civil procedure and enforcement processes.
- Solid understanding of NCCP, Privacy Act, ASIC & ACCC debt collection frameworks.
- Strong written and verbal communication skills, with experience drafting legal documentation.
- Proven ability to assess recovery strategy based on credit risk and legal viability.
- High attention to detail and ability to manage multiple matters under pressure.
- Strong working knowledge of legal research tools and case management systems.
- A proactive self-starter with a problem-solving mindset.
- Comfortable working independently and taking ownership of complex recovery matters.
- A team player who thrives in a collaborative environment.
- Law student (2nd or 3rd year) or paralegal background highly regarded but not essential.

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## OPERATIONAL DETAIL:

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|------------------------|-----------------------------------------------------|
| Location               | Sydney                                              |
| Department             | Collections                                         |
| Reporting to           | Collections Team Leader                             |
| Direct reports         | This role has no direct reports                     |
| Internal relationships | All members of the BFS and Avanti team              |
| External relationships | Legal regulators, customers and other third parties |