

Position Description

Credit Analyst

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 is reporting to the Credit Team Leader.

The purpose of this role is to ensure that risk and customer credit worthiness is assessed in accordance with BFS and Avanti Finance Group ('The Group') credit guidelines, and introducers of the business are advised in a timely manner.

IN THIS ROLE, YOU WILL:

Do-the-Doing

- Analysis, recommendation of incoming credit applications within the parameters of BFS policies and procedures.
- Escalate any matters outside your delegation to appropriate stakeholders.
- Assisting & supporting other teams.
- Ensuring service levels are met in terms of turnaround and response times.
- Signoff and approval of applications within approved DLA.
- Assisting & supporting Credit Manager in developing, enhancing credit systems and processes.
- Liaising with introducers on more application related enquiries.
- Ongoing customer service to BFS introducer network.

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:

- Experience in banking and / or finance industries, in a similar role including customer service.
- Preferred experience in Asset Finance.
- Intermediate skills in the Microsoft Suite including Word and Excel.
- Attention to detail with an analytical approach and strong communication.
- Excellent time-management skills with an ability to work in a high paced environment.

- Strong communication skills, relationship building and management skills, and confident telephone manner.
- Team player with a collaborative work style.
- Be masterful at multi-tasking and keeping pace in a dynamic and fast paced environment. Roll your sleeves up and get stuck in with a one-team approach.
- Excellent work ethic and self-motivated, with interests in ongoing personal development.
- Strong verbal and written communication skills.

OPERATIONAL DETAIL:

Location	Sydney
Department	Lending Operations
Reporting to	Credit Team Leader
Direct reports	This role has no direct reports
Internal relationships	All members of the BFS Avanti Finance team
External relationships	Brokers, Introducers, Dealers and Mortgage Advisors