

Position Description

Customer Solutions Specialist



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

The Customer Solutions Specialist is responsible for managing customer arrears across Avanti's lending portfolio by engaging with customers, applying sound judgement, and delivering sustainable repayment outcomes that balance customer fairness with business recovery objectives.

The role operates within Avanti's segmented Early Solutions operating model and requires proactive decision making, strong risk awareness, disciplined escalation and high-quality documentation.

Customer Solutions Specialists are trusted to own customer outcomes within delegated authority, identify when risk or complexity increases, and escalate appropriately to ensure compliant, fair and consistent outcomes.

IN THIS ROLE, YOU WILL:

Do the Doing

- > Contact customers to discuss repayment options and resolve outstanding arrears.
- > Manage inbound and outbound calls professionally, accurately and in line with internal policy.
- > Identify barriers to repayment early and work with customers to find sustainable solutions.
- > Support customers to re-establish regular repayments while balancing business recovery outcomes.
- > Apply CCCFA, Responsible Lending obligations and Avanti policies consistently.
- > Document all interactions accurately, with clear evidence and complete notes.
- > Contribute to a helpful, customer-centric team environment.
- > Assess customer behaviour, affordability and risk indicators to inform appropriate next step actions.
- > Take ownership for customer outcomes within delegated authority, following cases through to resolution or escalation.
- > Apply judgement to determine when accounts require referral to Customer Journey Leads, Hardship & Vulnerability Lead, Operations or leadership.
- > Demonstrate disciplined escalation of risk, vulnerability or compliance concerns.
- > Meet quality, documentation and compliance standards as set through Assurance, call reviews and case reviews.
- > Maintain reliable attendance and performance, recognising the impact of consistency on customers and stream outcomes.
- > Decision Making & Problem Solving
 - Assess customer circumstances to recommend suitable repayment arrangements or next-step actions.
 - Apply judgment within delegated authorities and escalate appropriately when complexity or risk increases.
 - Recognise when accounts require referral to senior staff, hardship functions, recoveries, or legal pathways.
 - Understand that quality of judgement and escalation decisions are key measures of performance in this role.
- > Continuous Improvement & Capability Development
 - Actively engage with coaching, training and feedback to improve judgement, consistency and decision quality.
 - Apply feedback from Assurance, Customer Journey Leads and Managers to lift performance.
 - Contribute ideas and observations that support improvements in customer outcomes, quality or efficiency.

Always Ensure Integrity, Risk and Compliance

- > Apply Avanti policies, procedures, and compliance requirements including CCCFA and Responsible Lending Code.
- > Maintain accurate, complete, and timely documentation for every customer interaction.
- > Operate in line with Avanti’s Risk & Compliance Policies, escalating risks appropriately.
- > Support quality expectations defined through assurance, call reviews, and case reviews.
- > Escalate issues of concern early and responsibly, following Avanti’s escalation pathways.
- > Take personal accountability for compliance, documentation accuracy and ethical decision making.

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

- > Actively contribute as a positive and reliable team member.
- > Follow reasonable instructions from your manager and flex to support business needs.
- > Bring your whole self to work and help foster a respectful, inclusive and customer-centric culture.
- > Demonstrate Avanti’s values in all customer interactions through respectful communication, ethical decision-making and professional behaviour.

THE SUCCESSFUL CANDIDATE WILL HAVE:

- > Proven experience in collections, credit control, customer service or financial services (preferred).
- > Strong communication and negotiation skills, with the ability to build rapport and handle difficult conversations professionally.
- > Ability to apply sound judgment when assessing customer circumstances and determining appropriate next-step actions within delegated authority.
- > A clear understanding of the importance of early escalation when risk, vulnerability or complexity increases.
- > Strong attention to detail with disciplined documentation and evidencing standards.
- > A solid understanding of compliance obligations, including CCCFA and responsible lending expectations, or the capability to learn these quickly.
- > The ability to manage competing priorities, maintain focus and complete work accurately in a fast-paced environment.
- > Personal resilience and emotional maturity when managing challenging customer interactions.
- > A reliable, responsible approach to attendance and performance, recognising the importance of consistency for team and customer outcomes.
- > Confidence using systems and technology, including CRM and Microsoft Office tools.
- > A growth mindset, with willingness to receive coaching, act on feedback and continually improve capability and decision quality.



OPERATIONAL DETAILS

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