

Position Description

Credit Resolution 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

Reporting to the Customer Operations Manager, the Credit Resolution Specialist is responsible for managing non-performing loan (NPL) accounts, typically 90+ days in arrears, where all reasonable collection and hardship options have been exhausted or are no longer viable.

This role focuses on debt recovery, enforcement, and loss minimisation activities, including legal recovery, repossessions, field visits, trace activity, insolvency management and deceased estates. The Credit Resolution Specialist operates with a strong compliance, judgement and risk lens, making informed decisions to maximise recovery outcomes while ensuring legal, ethical and regulatory obligations are met.

This is a specialist role suited to individuals with strong debt recovery capability, resilience, structured decision-making and confidence operating in complex, high-risk environments.

IN THIS ROLE, YOU WILL:

Do the Doing

- > Manage a portfolio of non-performing loan accounts where rehabilitation is no longer viable.
- > Undertake late-stage recovery strategies including debt recovery, enforcement action and legal escalation.
- > Liaise with customers, solicitors, courts, enforcement agents, liquidators and insolvency practitioners.
- > Conduct trace activities to locate customers, assets or employment details.
- > Undertake field visits where required, in line with safety and policy expectations.
- > Manage accounts impacted by insolvency, liquidation, bankruptcy and deceased estates when applicable
- > Assess recovery viability and recommend appropriate next steps, including legal action or write-off escalation.
- > Prepare, review and process legal documentation using approved templates and procedures.
- > Compile accurate evidence and documentation for court or legal proceedings.
- > Maintain accurate financial breakdowns of balances, interest, fees and recoverability.
- > Manage ongoing payment arrangements post-legal action where applicable.
- > Continuous Improvement & Capability Development
 - o Actively participate in coaching, training, and quality feedback sessions.
 - o Apply feedback from Assurance, Leads, and Managers to lift performance and consistency.
 - o Contribute to process improvement initiatives and share ideas to improve customer and operational outcomes.
 - o Demonstrate a commitment to ongoing skill development and learning.

Always Ensure Integrity, Risk and Compliance

- > Apply a strong legal, compliance and conduct lens to all recovery activity.
- > Ensure all actions align with consumer credit legislation, CCCFA, insolvency law and internal policy.
- > Operate within Avanti's Risk and Compliance Policies.
- > Exercise professional judgment and escalate high-risk or complex matters appropriately.
- > Maintain accurate, defensible documentation to support decisions and recovery actions.

- > Balance recovery objectives with fair treatment, ethical conduct and regulatory requirements.

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

- > Treat customers with professionalism and respect, even in difficult or high-conflict situations.
- > Act ethically and transparently in all enforcement and recovery activities.
- > Promote personal safety, wellbeing and professionalism for self and others.

THE SUCCESSFUL CANDIDATE WILL HAVE:

- > Proven experience in debt recovery, recoveries, enforcement, legal collections or similar roles.
- > Strong understanding of non-performing loans and recovery strategies.
- > Experience working with legal processes, insolvency, asset recovery or external agents (preferred).
- > High confidence handling complex, sensitive and confrontational situations professionally.
- > Strong numerical capability and ability to interpret balances, recoverability and financial options.
- > Excellent written and verbal communication skills, including legal-adjacent correspondence.
- > Ability to work autonomously, prioritise workloads and manage time effectively.
- > Strong emotional resilience and self-control.



OPERATIONAL DETAILS

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