Position Description

Property Specialist Lead

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 Property Specialist Lead is the technical expert and escalation point across Asset Management – Property Arrears.

Reporting to the Customer Operations Manager, this role provides day-to-day coaching, technical guidance and operational leadership to frontline teams, ensuring consistent, compliant and customer-focused decision making.

The role acts as the bridge between strategy and execution, building capability across the function, supporting complex customer situations, driving quality outcomes and helping develop future talent within the Customer Care & Resolution team. This role maintains a small portfolio of complex accounts to ensure continued subject matter expertise and credibility while leading through influence, coaching and technical excellence.

IN THIS ROLE, YOU WILL:

Do-the-Doing

> Act as the primary escalation point for complex, high-risk or sensitive property arrears matters.
> Coach Asset Management Specialists through account strategy, customer conversations, documentation and next-step planning.
> Provide technical guidance on property arrears, Property Law Act notices, valuations, legal referrals, mortgagee sales and post-sale activity.
> Review complex account strategies and recommendations, ensuring actions are fair, evidence-based, compliant and within delegated authority.
> Support the team to resolve arrears where possible while protecting Avanti's secured position.
> Maintain a small portfolio of complex or high-risk property accounts.
> Provide practical support for difficult customer conversations, escalations, disputes and complaints.
> Partner with the Customer Operations Manager and Customer Operations Lead to coordinate workflow, priorities and escalations across the team.
> Identify portfolio risks, aged actions, documentation gaps and opportunities for earlier intervention.
> Use quality findings, case outcomes and portfolio trends to strengthen team capability and improve processes.
> Build strong relationships across Customer Care & Resolution, Lending, Credit, Legal, Risk, Customer Services and Assurance.
> Work with external stakeholders including valuers, solicitors, real estate agents, councils and insolvency practitioners as required.

Always Ensure Integrity, Risk and Compliance.

> Apply a strong legal, conduct, compliance and risk lens to all property arrears and recovery activity.
> Ensure activity is consistent with the Credit Contracts and Consumer Finance Act, Property Law Act, Privacy Act, responsible lending obligations, internal policy and delegated authorities.
> Ensure notices, customer communications, approvals and external instructions are accurate and supported by complete documentation.
> Operate within Avanti's Three Lines of Defence risk model and escalate legal uncertainty, customer vulnerability, complaints, control failures or potential customer harm promptly.

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.
> Balance customer circumstances, fair treatment and commercial outcomes without avoiding difficult decisions.
> Bring your whole self every day, to proactively promote a wellness, inclusive, health and safety conscious culture at Avanti.

THE SUCCESSFUL CANDIDATE WILL HAVE:

- Strong experience in property arrears, property-secured lending, recoveries, mortgage servicing or a closely related financial services environment.
- Strong experience managing complex lending portfolios.
- Demonstrated experience coaching and developing others.
- Experience handling escalated customer matters and complaints.
- High attention to detail with strong documentation, case management and process discipline.
- Financial services experience essential.
- Knowledge of CCCFA, Privacy Act and responsible lending obligations.
- Confidence working with solicitors, valuers, real estate agents, councils and other external providers.
- Strong written and verbal communication skills and the ability to influence decisions.
- Ability to work autonomously and manage competing priorities.
- Passionate about helping others grow and improve

OPERATIONAL DETAIL:

Location	Wynyard Quarter, Auckland CBD
Department	Customer Care & Resolutions
Reporting to	Customer Operations Manager
Direct reports	N/A
Internal relationships	
External relationships	