

# POSITION STATEMENT

<b>Title:</b>	Principal Loan Management Officer	<b>Position no:</b>	4027
<b>Level:</b>	IBA Broadband Level 3/4 Level 3 (\$74,777 - \$81,249) Level 4 (\$83,476 - \$88,516)	<b>Last updated:</b>	November 2022
<b>Location:</b>	Canberra or Brisbane	<b>Term:</b>	Ongoing
<b>Program:</b>	Housing Solutions		
<b>Section:</b>	Housing Solutions Loan Management		
<b>Context:</b>	<p>Indigenous Business Australia, partners and invests with Aboriginal and Torres Strait Islander people who want to own their future. We go further than provide money; we invest in people, places and ideas that are ready. We help make them real. We're deeply invested in the financial success and economic independence of Indigenous Australians. It's why we exist.</p> <p>We provide a range of services for Indigenous Australians to create wealth and accumulate assets, take up investment opportunities, create business enterprises that provide additional employment opportunities, and to purchase homes. We achieve these outcomes by applying a commercial focus, and by building mutually respectful and productive partnerships with Indigenous Australians, government, non-government and private sector organisations.</p> <p>Our staff are invested, informed, responsive, respected and connected.</p> <p>The Home Ownership Program assists Aboriginal and Torres Strait Islander peoples to participate in home ownership by providing a range of housing loan and support services through IBA's national network of offices located in major cities and regional towns across Australia.</p>		
<b>Role:</b>	<p><u>Level 3:</u> The Loan Management Officer is primarily responsible for providing hardship assistance and arrears management services in relation to IBA's home loan portfolio in accordance with established policies and procedures.</p> <p><u>Level 4:</u> In addition to the Level 3 requirements, the Principal Loan Management Officer is responsible for undertaking appropriate collections action, including the commencement of legal action, in respect of complex and advanced home loan arrears accounts.</p> <p>The Principal Loan Management Officer will have a good practical knowledge of home lending principles, loan recovery procedures, the National Credit Code's hardship provisions and legal concepts and litigation processes.</p> <p>The position reports to the Assistant Manager Loan Management.</p>		

**Duties:**

Level 3 duties include, but are not limited to:

- Working pro-actively with home loan borrowers who are experiencing hardship or other situations that are impacting on their capacity to make loan repayments.
- Action customer assistance requests made under the National Credit Code's hardship provisions.
- Taking appropriate action in respect of accounts that are in arrears in accordance with established policies, processes and timeframes.
- Monitoring agreed customer repayment arrangements.
- Preparing a range of customer correspondence, submissions, documents, forms and reports

In addition to the Level 3 duties, Level 4 duties include, but are not limited to:

- Managing a caseload of arrears accounts both of a complex and non-complex nature, in line with approved processes and timeframes.
- Restructuring loan accounts where appropriate after consideration of the borrower's circumstances.
- Commencing legal processes that may result in the sale of the security property.
- Contributing to the facilitation of workshops and information sessions focused on building financial literacy and budgeting skills to support customers to remain in home ownership.
- Liaising efficiently with a range of external service providers.

**Required capabilities (Selection Criteria):**

All criteria are essential unless otherwise indicated.

*Knowledge and Experience*

1. Experience in home loan collection activity, combined with a good knowledge of the National Credit Code's hardship provisions.
2. Knowledge and some experience in the writing of home or business loans.

*Skills and Attributes*

3. Demonstrated ability to apply sound judgment when following required debt recovery procedures and processes.
4. Good interpersonal skills required to be a productive team member together with good written and oral communication skills.
5. Good organisational, administrative, time management, computer and report writing skills.
6. Ability to communicate sensitively and effectively with Aboriginal and Torres Strait Islander peoples in carrying out the duties of the position.

*Prerequisite Requirements*

7. Capacity to travel which may include overnight absences away from the office of up to 5 nights.

*Requirements to progress from Level 3 to Level 4*

8. Certificate IV in Credit Management, or the willingness to obtain this qualification within 12 months of appointment, or other relevant tertiary qualifications.

**Reference documentation:** [www.iba.gov.au](http://www.iba.gov.au)

- About Us - Our Values
- About Us - Working at IBA
- About Us - News and Publications - Annual Reports

**Further enquiries:** Brett Morgan (07) 3008 8321 or email: [brett.morgan@iba.gov.au](mailto:brett.morgan@iba.gov.au)

**Applications:** email to [ibarecruitment@iba.gov.au](mailto:ibarecruitment@iba.gov.au) or  
mail to: IBA Recruitment, PO Box 650, Fyshwick ACT 2609

- Application Coversheet
- Resume
- Maximum 800 words addressing the selection criteria

Please note that applications not accompanied by the Application Coversheet available from our website or sent directly to the enquiry officer will not be accepted.

**Closing date:** 21 November 2022