

POSITION STATEMENT

Title:	Principal Loan Management Officer	Position no:	4033
Level:	IBA Level 4 (\$85,980 - \$91,171)	Last updated:	October 2023
Location:	Brisbane or Canberra	Term:	Non-ongoing (12 months)
Program:	Housing Solutions		
Section:	Loan Management		
<p>Context:</p> <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, respectful and connected.</p> <p>Housing Solutions is a program that assists Aboriginal and Torres Strait Islander peoples to participate in home ownership through housing loans and related assistance measures.</p> <p>Role:</p> <p>The Principal Loan Management Officer is responsible for undertaking appropriate action, including commencement of legal action, in respect of the complex and serious 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> <p>Duties:</p> <p>Duties include, but are not limited to:</p> <ul style="list-style-type: none"> • Working pro-actively with home loan borrowers who are experiencing hardship or other situations that are impacting on their capacity to make loan repayments. • Manage a range of processes and timeframes for arrears accounts including those that are more complex. • Restructuring loan accounts where appropriate after consideration of the borrower's circumstances. • Commencement of the legal processes that may result in the sale of the security property. • Preparation of a range of documents, forms, reports and submissions. • Other duties as required. 			

Required capabilities

These are essential unless otherwise indicated.

Knowledge and experience

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

Skills and attributes

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

Prerequisite requirements

- Capacity to travel which may include overnight absences away from the office of up to 5 nights.
- Certificate IV in Credit Management, or the willingness to obtain this qualification within 12 months of appointment, or other relevant tertiary qualifications or experience.

Reference documentation: www.iba.gov.au

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

Further enquiries: Raelene Woods, Phone: 02 6110 2611 or
email: Raelene.Woods@iba.gov.au

Applications: email to ibarecruitment@iba.gov.au or
mail to: IBA Recruitment, PO Box 650, Fyshwick ACT 2609

- Application Coversheet
- Resume
- Maximum 800 words addressing the Required Capabilities

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: 15 November 2023