

Collections Specialist

Who we are?

Named as one of Australia's Top 5 employers with under 100 employees, for the last 5 years OnDeck has grown to become one of Australia's largest locally owned online small business lender's.

At OnDeck, we are changing the way business owners borrow money by combining our passion for small business with cutting-edge technology. We evaluate businesses based on their actual performance, using real time data which enables us to say "yes" more often, to more business owners, faster than traditional lenders. We have helped thousands of small business owners across Australia access short term, unsecured finance to drive their business growth and enable more opportunities.

Position Summary

Most collections roles ask you to chase numbers. This one asks you to change outcomes.

As a Collections Specialist at OnDeck, you'll work directly with small business owners navigating tough financial moments. Your conversations won't just recover dollars—they'll help real people find a path forward. If you're the kind of person who thrives on solving problems, reads people well, and wants their work to actually matter, this is for you.

The Team You'll Join

Our Operations team is the engine room of OnDeck. We pride ourselves on delivering a frictionless credit experience for small businesses and internal stakeholders alike. We invest heavily in people, automation, and process optimisation—and we genuinely enjoy the work. The culture here is open, empowering, and a little bit fun (okay, a lot).

What You'll Actually Do

This isn't a script-reading, call-centre role. You'll own a portfolio of mid-to-late stage arrears accounts and make real decisions about how to bring them to resolution.

- **Own your portfolio.** Manage a book of commercial arrears accounts end-to-end—from first contact through to resolution. You'll track ageing, roll rates, and recovery performance, and you'll be accountable for outcomes.
- **Have the hard conversations.** Engage customers directly in structured, sometimes difficult discussions about repayment. You'll need empathy, backbone, and the ability to find common ground.
- **Make commercial judgements.** Assess each customer's financial position and decide on repayment arrangements, settlements, or escalation pathways—balancing recovery with customer circumstances and regulatory obligations.
- **Negotiate with purpose.** Design payment solutions that maximise recovery while keeping customers on a realistic path forward.
- **Know when to escalate.** Identify accounts requiring hardship referral, legal action, or external collections, and act decisively.
- **Stay compliant.** Operate within ASIC, ACCC, and Privacy Act frameworks, as well as our internal risk policies. No shortcuts.

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The fast lane

- **Collaborate across the business.** Work with internal stakeholders—credit, legal, operations—to optimise recovery strategies and share insights.
- **Improve the playbook.** Contribute ideas to continuously refine our collections processes, systems, and strategies. We're building this function, and your input shapes it.

Who Are You

We're not looking for a laundry list of qualifications. We're looking for a specific kind of person:

The Must-Haves







- 1+ years of demonstrated high performance in financial services collections or sales (secured or unsecured)
- Proven ability to negotiate, handle objections, and build rapport—even in high-pressure conversations
- Strong commercial instinct: you can assess a situation, weigh the options, and make a sound call
- Resilience and persistence—you bounce back from tough calls and stay focused on the bigger picture
- Excellent verbal and written communication skills
- Ability to juggle multiple accounts and prioritise effectively in a fast-paced environment

Nice-to-haves (But We'll Teach You)

- Experience with Salesforce or similar CRM platforms (full training provided)
- Familiarity with Australian lending regulations (ASIC, ACCC, Privacy Act)
- Proficiency with Microsoft 365 (Word, Excel, Outlook, Teams)
- Background in fintech, alternative lending, or small business finance

Why Work for OnDeck

Where do we begin? There's plenty of reasons we've been named an Australian Top 5 Employer four years running!

 Real impact	Help shape the future of small business lending in Australia—your work directly supports thousands of business owners.
 Hybrid flexibility	Work from home 1 day per week, with 4 days in our Sydney CBD office.
 Career growth	We're a growing business with a flat structure—high performers get noticed and promoted, fast.
 Award-winning culture	Top 5 Australian Employer (under 100 staff) for 5 years running. Great Place to Work® certified with 89% employee satisfaction.
 Team & wellbeing	Regular team events, ongoing health & wellbeing initiatives, and a fully stocked kitchen.
 Shared success	Your performance is recognised and rewarded—have a meaningful impact and share in the results.