

## About us

MTF Finance is 100 per cent New Zealand owned, and our history dates back to 1970. We provide innovative finance solutions to New Zealanders through our 53-strong franchise network, vehicle dealers and partners such as Trade Me. This has helped us grow into a business with assets of more than \$1B.

Our mission is to help New Zealanders get ahead by making lending about people again. We are launching new products and partnerships while staying true to our core, that we are people helping people, powered by a world-class funding system.

Incredibly high standards drive us to give our customers the best service in the finance industry. Our NPS scores and review ratings are amongst the best in the world. MTF Finance is listed on the NZDX.

## Our Values

Creating a shared sense of purpose is core to who we are. Our values underpin how we work together, and how we create values and solve problems for our customers, originators, and internal stakeholders.



**OUR VALUES**  
THE WAY WE WORK

**STRONGER together**

- **Supporting our customers is our number one priority.** We create exceptional customer experiences through providing great support to our originators and our internal stakeholders.
- **We challenge behaviours and actions** that fall short of what is expected: it's the right thing to do.
- Wherever, and however we work, **we are engaged, responsive, and committed** to delivering quality outcomes.

**curiosity IS IN OUR DNA**

- We're all on a journey - being **hungry for knowledge and learning** about the world around us is critical to our work.
- **We listen to understand**, and we see the world through other people's eyes. This means when we aren't sure, we keep searching.
- **We welcome feedback** because this helps us improve.
- **We step outside our comfort zones**, because that's how we learn.

**WE LOVE MAKING THINGS happen**

- **We run towards change, we explore and we push** for exceptional results for ourselves, our team and our customers.
- **We challenge our status quo** because there may be a better way.
- We recognise when a job is well done, and **celebrate our achievements as a team**
- **We own our mistakes so we learn** what we need to do to get it right next time.

TOGETHER, WE'RE ON A MISSION TO HELP NEW ZEALANDERS GET AHEAD BY MAKING LENDING ABOUT PEOPLE AGAIN

## Team:

Product

## Reports to:

Head of Product

## Location:

Dunedin or Auckland

## Key dimensions @ Nov 23

- ⇒ National Office circa 94 employees
- ⇒ \$1B total assets
- ⇒ \$8.9m profit after tax
- ⇒ 53 franchise locations

## Critical relationships:

- ⇒ MTF Finance executive and leadership teams.
- ⇒ MTF Finance team.
- ⇒ MTF Finance originators and shareholders.
- ⇒ Contractors and vendors engaged to support delivery.
- ⇒ Professional advisors, suppliers, and consultants.
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## About this role

A clear, concise statement of the purpose of the role, key accountabilities, and outcomes expected.

Reporting to the Head of Product, the Product Manager will play a critical role in leading the product lifecycle management process, from ideation to scoping, build, delivery and launch - working in close partnership with business stakeholders to define and execute product priorities and strategic vision.

Working within the Product team, the Product Manager is a key member of the team responsible for the product evolution, customer experience and business performance of MTF Finance. This role is accountable for end-to-end product lifecycle, and maintaining both trajectory and awareness of market drivers and industry trends.



## **Key accountabilities**

### **1. Strategy & Planning**

- Create and maintain a long-term product vision and roadmap that aligns with business objectives and outlines the key features and milestones for the product based on customer feedback, market trends, and business goals.
- Use product discovery tools to research and assess innovation opportunities and drive the evolution of customer-led products.
- Stay up to date with industry trends and best practices, and continuously improve the product development and management processes.
- Lead and leverage internal and external insights (commercial and customer) to identify product opportunities and translate into actionable product outcomes.
- Using experience and knowledge to feed valuable product and market insights up to leadership to help inform and evolve high-level strategy.

### **2. Collaboration and Stakeholder Management**

- Work with business stakeholders to ensure that customer and commercial interests are balanced and aligned.
- Collaborate with other Product Managers and business stakeholders to ensure that strategic planning is aligned with the wider Product landscape and business strategy.
- Work closely with teams across the organisation to ensure that all parties are aligned on the product vision and goals. Identify and resolve issues that may arise during the product development process.

### **3. Prioritisation and Reporting**

- Lead and Champion product planning and feature prioritisation.
- Lead discussions with key business stakeholders where necessary to assess the value of prioritising product enhancements.
- Utilise data-driven decisions to optimize product performance and profitability.
- Monitor and analyse key performance indicators, such as revenue, profit, customer satisfaction, and market share, and take corrective actions as needed.
- Work with Product Managers and leaders to prioritize BAU work and adapt sprint plans as necessary.

## **Essential attributes and capabilities**

### **Business / technical skills / experience:**

- Self-starter who can work at both a strategic and tactical level.
- Possess a strong understanding of Product Management and Agile principles, with proven success using these best practice approaches to resolve complex problems and continually strengthening the performance of the product.
- Evidence of strong analytical, numeric, and problem-solving capabilities, in addition to critical thinking: this role needs to have an appetite for working with data to investigate and identify anomalies, outliers, or issues (in the product or the market) and leverage relevant business and industry data to develop strategies and measure success.
- Deep understanding of drivers to business value, aligning product to business and commercial value levers.
- Experience working with third-party SaaS platforms and APIs.
- Strong ability to lead technical product workstreams.
- At least two years' experience in a product role within the Fintech sector.



### **Leadership capabilities:**

- This role does not have line management but needs to have the ability to lead and influence Agile teams (including sprint planning, backlog grooming, and retrospectives) and keep cross-functional teams on track.
- Collaborative yet influential – proven success in coordinating and managing cross-functional work teams towards Product delivery; and the ability to work alongside key stakeholders to identify problems and implement solutions.
- Deep desire to take accountability for the successful implementation of products, from discovery to delivery, managing to timeframes and proactively working with stakeholders across the business to develop market-leading products and services.
- Champion of change, innovation, and continuous improvement
- Proven ability to communicate in a manner that builds high-performing teams and builds confidence amongst diverse stakeholder groups. This includes presenting in a compelling and relatable manner to senior leaders and developing trust and credibility amongst directors and external parties.

As a Product Manager, this role needs exceptional attention to detail, time management, and organisational skills.

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**Date:** November 2023

**Position Size:**

### ***Change to this position description.***

*From time to time, it may be necessary to consider changes in the position description in response to the changing nature of our work environment – including technological requirements or statutory changes. This position description may be reviewed in consultation with the jobholder and manager as required.*