JOB DESCRIPTION TEMPLATE

Commercial Finance Broker

Assess business and commercial property finance needs, compare suitable funding structures and coordinate complex applications within the appointment's agreed authority.

Organisation	[Organisation name]
Location & work model	[Location; onsite, hybrid or remote]
Employment type & hours	[Employment type, weekly hours and time-zone overlap]
Remuneration	[Confirmed pay range, currency, superannuation and any incentive terms]
Reports to	[Named manager; suggested position: Brokerage principal or commercial lending director]
Systems & access	[Approved systems, records and access scope]
Authority & supervision	[Permitted tasks, decisions, reviewer and escalation route]
Required qualifications	[Employer-confirmed licences, registrations, training or accreditations]

About the organisation

[Describe the actual business, team and customers in two or three factual sentences.]

Key responsibilities

- Clarify the financing purpose, entity structure, cash flow and security requirements.
- Review financial information and identify assumptions requiring further evidence.
- Research funding structures and lender criteria relevant to the actual transaction.
- Prepare a documented proposal and explain material conditions to the client.
- Coordinate entity, guarantor and security information through application and settlement.
- Maintain the relationship and agreed review dates for ongoing facilities.

Capabilities & first 90 days

Essential capabilities

- Experience with commercial lending and business financial statements.
- Ability to explain cash flow, security and structure considerations clearly.
- Confirmed authority and relevant training for the actual products and activities assigned.
- Strong coordination across multiple entities and external advisers.

Useful experience

Commercial property finance | Cash-flow analysis | Business lending structures

Keep these desirable rather than essential unless the work requires them on day one.

Working relationships

Business clients, accountants, legal advisers, analysts and lenders. Confirm the actual owners and handoff routes.

First 90 days

Agree the pace, reviewer and measures with the person you hire.

30 days

Confirm product scope, transaction authority and lender research standards.

60 days

Manage allocated proposals with clear entity and evidence records.

90 days

Review application quality and improve a repeat commercial information gap.

How to apply

[Application route, closing date, contact and any adjustment request process.]

We assess candidates against the role-relevant criteria and use a fictional work sample.

Hiring guide

For the hiring team. Remove this page from the public advertisement.

Interview prompts

1. How would you approach a proposal where the property security is strong but repayment cash flow is uncertain?

2. Describe a relevant piece of work, the checks you used and what you did when the instructions or evidence were incomplete.

3. How would you organise competing deadlines, record your decisions and escalate a risk to the next handoff?

A practical work sample

Review a fictional commercial funding brief and supplied financial statements. Identify information gaps, compare permitted structures and outline the questions for lender and client review.

Use fictional information and the same instructions for shortlisted applicants. Agree adjustments and timing beforehand. Score accuracy, reasoning, communication and appropriate escalation; this exercise should not produce live client work.

Before posting

- Replace every bracketed field with the actual employer, working arrangement and pay terms.
- Choose the duties the role will really own; remove unrelated tasks and separate essential from trainable skills.
- Confirm the task authority, supervision, qualifications and access with the responsible employer or licensee.
- Check pay and conditions against the applicable employment requirements before advertising.
- Use the same role-relevant selection criteria and fictional work sample for shortlisted applicants; invite adjustment requests.
- Name the reviewer and agree realistic first-90-day outcomes before the person starts.

Employer reference points

ASIC: Credit authority and appointment

Fair Work Ombudsman: Pay and advertised conditions

Fair Work Ombudsman: A clear hiring process

OAIC: Information and access

Open this role template online