

Senior Full Stack Software Engineer

About us

At MTF, our mission is to help New Zealanders get ahead by **making lending about people again**. We're New Zealand's money experts with locals helping locals all over the motu, powered by a world-class funding system.

100% New Zealand owned and operated since 1970, MTF provides personal and business loans to Kiwis old and new through our nationwide network of over 200 franchised offices, vehicle dealers and business partners. We've grown to be one of New Zealand's iconic household-name brands, with business assets of more than \$1B.

There is a strong sense of pride in the work we do. We have a fervent love for our Dunedin heritage but we're a national business, and a team, who reach communities and customers right across New Zealand.

When you join MTF, you join a dynamic, innovative and highly trusted team. Whether you join our National Office, or one of our franchises, you're joining team who share a deep passion for the communities we serve and doing the best for our customers, while also having an unwavering commitment to help our own people learn, grow, and thrive.

Our values

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



Team:

Technology

Reports to:

Head of Software Development

Location:

Dunedin

Key dimensions @ May 25

- National Office circa 101 people
- \$1B total assets
- \$11.6m profit after tax
- 54 franchise locations

Critical relationships:

- MTF National Office colleagues.
- MTF originators and shareholders.
- Professional advisors, suppliers, and consultants.

About this role

Join us at MTF Finance and help shape the future of financial technology. We're looking for an experienced hands-on software engineer who thrives on solving complex problems and building scalable, high-quality solutions that power our core platforms.

As part of one of our three core delivery squads, you'll work across the stack on mission-critical systems that directly impact thousands of customers. This isn't just about writing code, it's about engineering solutions that matter, collaborating with talented peers, and driving continuous improvement in quality, performance, and developer experience.

Our Tech Stack

We build on a modern, cloud-native foundation using **TypeScript with Node.js and NestJS** for backend services, complemented by a small footprint in **PHP**. On the frontend, we deliver **user experiences with Vue.js**, while our databases consist of **Postgres and MySQL**. Everything is deployed on **Microsoft Azure**, leveraging **event-driven patterns and microservices architecture**. To ensure reliability and performance, we treat observability as a first-class citizen, instrumenting our systems with **Datadog for metrics, logs, and distributed tracing**.

Our engineering culture embraces CI/CD, automated testing, and security by design to deliver scalable, maintainable solutions.

Key accountabilities

1. Team engagement

- Actively contribute to high-impact delivery initiatives within MTF Finance's core engineering squads.
- Collaborate on building cloud-native solutions aligned with our architectural principles leveraging microservices, event-driven patterns, and TypeScript on the Azure stack.
- Engage in code reviews, design forums, and agile ceremonies, ensuring knowledge sharing and continuous improvement.
- Produce clear, business-friendly documentation that captures the "as-built" solution for future maintainability.

2. Software Development

- Own the quality, security, and resilience of the solutions you deliver.
- Build scalable, maintainable systems using modern design patterns, automated testing, and security by design principles.

- Collaborate with designers and product owners to deliver clean, intuitive front-end experiences.
- Champion simplicity in design without sacrificing robustness, ensuring systems remain intuitive and adaptable as our platform grows.
- Deliver solutions that minimise technical debt and support long-term sustainability across our distributed architecture.
- Drive observability as a first-class citizen by instrumenting services with Datadog for metrics, logs, and distributed tracing, enabling proactive monitoring and rapid incident resolution.

3. Ongoing learning

- Stay ahead of the curve by exploring new frameworks, Azure services, and event-driven technologies.
- Participate in design spikes, research initiatives, and team learning sessions to advance our engineering craft.
- Maintain relevant certifications and share insights that help shape the future of our technology stack.

4. Risk Management

- Embed risk awareness into every stage of solution design and delivery, ensuring compliance with both technical and financial governance standards.
- Incorporate auditability by design. Build solutions which produce clear, traceable records that support financial audits and regulatory requirements.
- Track and manage technical debt within MTF Finance's enterprise risk framework, ensuring transparency and accountability.
- Champion security-first thinking, aligning with MTF Finance's information security principles from the outset.
- Collaborate with stakeholders to ensure systems meet financial integrity and reporting standards, enabling accurate reconciliation and compliance.

Essential attributes and capabilities

- Tertiary qualification (e.g., Bachelor of Science, majoring in Computer Science).
- 5+ years of hands-on software engineering experience within high-performing Agile teams.
- Proven success delivering cloud-native solutions using microservices and event-driven architectures.
- Strong experience in full-stack development, including front-end frameworks like Vue.js and modern UI practices.
- Strong expertise in TypeScript and modern frameworks for building scalable, maintainable applications.
- Demonstrated ability to embed best-practice engineering principles including automated testing, CI/CD, and security by design.
- Track record of implementing innovative technologies that deliver measurable business outcomes.
- Ability to simplify complexity and design solutions that are intuitive, future-proof, and easy for others to maintain.
- Excellent communication skills - able to articulate complex technical concepts to non-technical stakeholders.
- Experience with observability and monitoring tools to ensure reliability and performance.
- Energetic, organized, and effective in an Agile environment, with a passion for collaboration and continuous improvement.
- Strong experience in full-stack development, ideally across distributed systems and cloud platforms. Experience in Azure is a bonus.

Date: October 2025

Position Size: Grade TBD

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.