

Product Manager – Repeat, Returning & Retention (RRR)

Full-time · Auckland · Hybrid (3 days in office)

Who we are

Harmony is a fully online consumer lender operating across New Zealand and Australia. We're an 80-person fintech with no branch network, no relationship bankers, and no legacy infrastructure to hide behind. Every customer interaction is a product decision. That's our biggest constraint and our greatest advantage.

We've published an AI Manifesto for FY26 that takes a clear position: AI is how we build, not a feature we bolt on at the end. Every PM uses AI in their own workflow, builds products that meaningfully use AI, and forms opinions about where it does and doesn't fit. If that sounds energising, read on. If it sounds like marketing, this probably isn't the role.

The role

You'll own our Repeat, Returning & Retention (RRR) product domain - the part of our business focused on existing customers returning for additional borrowing. RRR is high-value, data-rich, and commercially significant. Decisions you make here show up in revenue, customer loyalty, and our risk profile within weeks, not quarters.

You'll be one of four PMs on a Product team of 8 (4 PMs, 3 designers, 1 Product Lead). You'll report to the Product Lead and partner closely with the Head of Retention, Risk, CS, Data Science, Engineering, and a dedicated designer. The role has real autonomy and real accountability for your domain's outcomes.

What you'll actually be doing

- Owning the RRR roadmap end-to-end, from discovery through delivery to post-launch performance
- Running evidence-led discovery: bringing data, customer insight, and a clear point of view to leadership rather than waiting for them to decide for you
- Embedding AI thinking into your domain – not as a separate initiative, but as a default consideration in every Big Rock
- Partnering with Risk and Compliance to ship in a regulated environment where explainability and fairness are non-negotiable
- Working closely with a dedicated designer to shape customer experience end-to-end
- Presenting to leadership at monthly product reviews – pre-reads do the heavy lifting, so meetings are for decisions, not status

What we're looking for

- 5+ years as a PM, with at least 2 years owning a domain end-to-end. Title matters less than what you've actually shipped.

- A track record of using evidence to form and defend a point of view. You reach for data and customer insight before opinion, and you update your thinking when the evidence shifts.
- Comfort operating in regulated or otherwise constrained environments. Lending experience is a bonus; what we need is the instinct to spot where regulation, risk, or fairness shapes a product decision.
- Real AI fluency in your own workflow. You use AI tools day-to-day, have opinions about which are good, and have shipped or seriously explored AI features.
- Strong influence skills. In a team of 8, you'll work across the whole company. Persuading without authority is the daily job.
- Direct, calm communication. We use pre-reads and structured frameworks. If you're at your best when you can put a clear point of view on paper, you'll fit here.

How we work

We use Big Rock planning for quarterly priorities and Kanban for delivery. We hold monthly product reviews, and treat user validation as a precondition for leadership validation, not the reverse. We're building a culture where AI thinking is just how we think, not a specialist function.

What's hard about this role (worth being upfront)

- Regulated lending means you can't ship-and-learn on everything. Some decisions need to be right the first time.
- We're a small team. There's less process scaffolding than at a large company – you'll need to bring your own structure.
- Evidence-led culture means your opinions will be challenged. We do this respectfully but consistently.
- AI is moving faster than our roadmap. Catching up requires energy and impatience with the status quo.

This probably isn't your role if...

- You want to ship features and move on, without owning post-launch performance
- You see AI as a feature to bolt on rather than a way of working
- You prefer a heavily-staffed PM team with delivery managers, business analysts, and dedicated researchers (we don't have these)
- You need a fully remote setup (we're hybrid, 3 days in office, greater Auckland based)

Why Harmoney

- Clarity and ownership: a clearly defined domain with real commercial impact and the autonomy to shape it
- A product team that's actually building with AI, not just talking about it
- Hybrid working with outcomes over hours, plus a day off on your birthday
- Personal development budget, industry training, and mentoring
- Practical perks: bookable parking, Southern Cross health insurance options

How to apply

Send a CV and a short note – one or two paragraphs – on a product decision you got wrong: what you learned, and what you'd do differently. We read these properly, and it tells us more about how you think than any line on a CV. Send this to people@harmoney.co.nz.