



We're Hiring



Housing
Finance
Bank

Housing Finance Bank, a Commercial Bank and the leading provider of housing finance solutions with a vision to be the preferred consumer and business bank with a focus on housing finance, seeks professional, competent, experienced and dynamic individuals to fill the following positions;

1.0 Job Title: Supervisor Contact Centre

- 1.1 Department:** Distribution Channels and Customer Experience
1.2 Reports to: Manager Customer Experience and Quality Assurance
1.3 Grade: Principal Banking Officer

Role Purpose: To lead the inbound and outbound contact center functions to deliver services, sales, retention and on-boarding functions to all business units, in line with customer service standards, the Banks' policies and procedures and regulatory frameworks.

Key Result Areas

1. Develop and run the Contact Centre sales and service delivery offerings to meet customers' dynamic needs.
2. Monitor the daily functioning of the Contact Centre to ensure sales, service, on-boarding and retention delivery standards are met and maintained in line with banks defined standards.
3. Initiate and drive projects that are geared to improve performance of the customer contact center in line with service standards
4. Interpret analyzed data and feedback/observations to initiate or approve recommendations on key performance indicators, processes, operations of the Contact Centre unit in order to improve performance and customer experience.
5. Review and implement a Bank wide escalation matrix to action on escalated customer complaints and also ensure customer queries and complaints are resolved as per the Banks' Customer Service standards, policies and guidelines.
6. Guide the team leaders and all other roles in the Contact Centre to clearly define their responsibilities and develop key performance indicators/goals to ensure effective and efficient functioning of the Contact Centre unit.
7. Analyze performance, highlighting problem areas and identifying improvement actions to ensure set performance goals of the Contact Centre unit are met.
8. Conduct regular one-on-one meetings, team meetings, training, counselling and coaching sessions for direct reports and all Contact Centre staff to ensure staff engagement and people development.
9. Conduct regular performance appraisals and remuneration reviews for direct reports and also ensure all Contact Centre staff are regularly and fairly appraised.
10. Maintain up-to-date knowledge of developments within the Bank and industry so as to plan, manage, adopt and develop strategies that support change and the Centre's service and sales mandate.

Technical and Behavioral Competences

a) Qualifications

- A good Bachelor's Degree from a recognized university
- Certification in Call Centre Operations

b) Knowledge and Experience

- At least 4 years' experience in running a Contact Centre
- Proven call center management experience, including a clear understanding of Contact Centre technology
- Experience in supervising, leading and directing a team in a Call/Contact Centre in a financial institution or a Telecom Company.
- Sound knowledge of Customer Administration, Soft Skills and Query processing architecture

c) Behavioral Competencies

- Exceptional verbal and written communication skills
- Ability to lead, coach, train, motivate and evaluate employees performance
- Results orientated, strongly motivated to achieve
- Well-developed negotiation, facilitation and communication skills.
- Ability to remain calm and courteous under pressure and negative tense situations, especially during busy working hours.
- Ability to work with other supervisors and management team members to Contact Centre staff and maximize customer satisfaction

2.0 Job Title: Supervisor Customer Experience

- 2.1 Department:** Distribution Channels and Customer Experience
2.2 Reports to: Manager Customer Experience and Quality Assurance
2.3 Grade: Principal Banking Officer

Role Purpose: To provide excellent customer experience and build a service culture throughout the Branch and Bank network in line with customer service charter, policies and procedures and regulatory frameworks.

Key Result Areas

1. Implement customer service/ experience initiatives i.e. Customer appreciation week, customer forums, and campaigns among others in line with the Bank customer experience strategy.
2. Implement customer service / experience programs i.e. customer profiling, customer engagement, review of customer instructions and process flows, customer feedback and response programs in line with the Bank's customer experience strategy.
3. Build a service culture in the Bank by monitoring the adherence of the service standards for all staff in line with the customer service standards.
4. Address all poor service issues identified by customers in line with customer service charter.
5. Promote compliance to the Bank of Uganda Financial Consumer Protection Guidelines in line with regulatory frameworks.
6. Implement the Customer Service policy and the Customer service Charter in line with the Bank's strategic business plan.
7. Identify knowledge/skills gaps and propose training solutions geared to deliver high standards of customer experience.
8. Prepare and submit periodic reports/returns in relation to Turn around Time and Customer experience measures in line with agreed timelines.
9. Respond to and follow up on all service, audit and risk issues raised by auditors within agreed timelines and laid down procedures.

Technical and Behavioral Competences

a) Qualifications

- A good Bachelor's Degree from a recognized university

b) Knowledge and Experience

- At least 4 years' experience in Customer Service in a financial institution at supervisor level.
- Experience in supervising, leading and directing teams in service units
- Experience in training, coaching and facilitation
- Experience in MIS reporting
- Sound knowledge of bank products/services and related procedures
- Knowledge of the risk associated with customer service

c) Behavioral Competencies

- Exceptional verbal and written communication skills
- Ability to lead, coach, train, motivate and track performance for customer interfacing staff
- Results orientated, strongly motivated to achieve.
- Ability to remain calm and courteous under pressure and negative tense situations.
- Ability to work with other supervisors and management team members to support staff and maximize customer satisfaction.

3.0 Job Title: Senior Risk Officer – Fraud

- 3.1 Department:** Risk Management
3.2 Reports to: Manager – I.T Risk and Investigations
3.3 Grade: Senior Banking Officer:

Job purpose: To perform effective monitoring of all HFB MasterCard transactions in accordance to prescribed best practices prescribed by MasterCard and the HFB Anti-Fraud Policy.

Key Result Areas

1. Monitor, Review, analyze all card related transactions i.e. MasterCard, Visa and assist in the retrieval, compilation and distribution of fraud statistics.
2. Conduct Card Fraud related investigations according to the guidelines of the card association e.g. Visa, MasterCard.
3. Detect fraudulent activities as well as collect fraud information from Card Associations and perform follow up with Account Officer/Cardholders and Merchants.
4. Report various fraud issues to Cards Associations as per mandated timeframes and escalate promptly any serious fraud cases to Fraud Supervisor for appropriate actions.
5. Block fraudulent cards on internal systems and international exception files as well as handle the processing of retained cards.
6. Verify that all relevant laws, codes, rules, regulations, procedures and standards of best working practice including HFB Risk policy guidelines are respected at all times.
7. Implement bank's fraud monitoring tools on a regular and continuous basis while adhering to the rules & regulations in view of minimizing financial losses.
8. Monitor Fraud & Chargeback thresholds and report situations of non-compliance both internally and externally to the relevant Cards Associations.
9. Train staff on card related Risk and Compliance matters.
10. Support in investigations and follow up implementation of authorized recommendations and controls.

Technical and Behavioral Competences

a) Qualification

- A Bachelors in Commerce / Business Management / IT or any other related field.
- At least 3 years proven working experience in the banking sector in risk management.

b) Knowledge & Competences

- At least 2 years' experience in cards and payment business within a bank.
- Experience in card management preferably MasterCard
- Knowledge of Risk Management Policies and Procedures
- Knowledge of Cards Rules and Regulations of the various Cards Associations with special focus on security and dispute resolutions e.g. PCI DSS
- Knowledge of Data Analysis techniques/applications
- Excellent written and oral communication
- Strong Interpersonal and Problem Solving skills

4.0 Job Title: Relationship Manager – Incremental Housing Loans

- 4.1 Department:** Mortgages and Personal Banking
4.2 Reports to: Senior Manager Personal Banking
4.3 Grade: Senior Banking Officer:

Job Purpose: To grow and retain a customer base for the micro housing space loan product in line with the Bank's customer value proposition, agreed targets, the Bank's strategy, the Banks policies and procedures as well as regulatory and risk frameworks.

Key Result Areas

1. Grow market share in the micro housing space and recommend more relevant solutions for housing finance in line with growth targets the Bank's risk frameworks and policies and procedures.
2. Identify micro housing opportunities in the market and devise plans on how to convert such opportunities into actual sales in line with agreed targets.
3. Conduct market research and SWOT analysis to obtain competitor information in incremental housing loan product and devise counteractive measures to protect and grow the portfolio based on you findings in line with agreed targets and policies and procedures.
4. Drive inclusion and increase uptake of micro housing solutions within the Bank's areas of coverage across the country.
5. Continuously review and innovate incremental housing loan solutions in line with changing customer needs and deliver a consistent customer value proposition.
6. Lead customer relationship management in the segment to enhance customer experience, drive value and increase share of wallet.
7. Initiate and build partnerships with key players and stakeholders in the housing value chain and lock in the Bank's opportunities to provide micro housing loans to the end consumers/home buyers.
8. Monitor the performance of the loan book and work with the business and collections to ensure a quality portfolio.
9. Analyse daily, weekly and monthly sales reports from personal bankers and business bankers to identify support areas for drive growth in the incremental housing loan portfolio.

Technical and Behavioural Competencies

a. Qualifications

- A Bachelor's degree in Business Administration, Commerce, Quantitative Economics and Business Statistics or any other related field from a recognized University.

b. Experience

- A minimum of three (3) years' experience in micro lending business preferably micro housing loans in a micro finance or commercial bank.
- Proven sales track record in the financial services industry

c. Knowledge

- Knowledge of risk management principles, the credit process and lending criteria in the micro lending space
- Exposure to branch sales and credit functions in a retail banking environment.

d. Behavioural Competencies

- Customer centricity and a good understanding of the micro finance loan processes, policies and procedures
- Excellent verbal communication skills – sincere, persuasive and articulate in one-on-one communication and sales presentations
- Excellent interpersonal skills
- High level of integrity and honesty

5.0 Job Title: Management Information Officer

- 5.1 Department:** Managing Director's Office
5.2 Reports to: Manager, MIS and Reporting
5.3 Grade: Senior Banking Officer

Job Purpose: To support various business units with management information reporting and analysis to improve decision making and business performance.

Key Result Areas

1. Identify relevant data sources and sets to mine for business needs, and collect large structured and unstructured datasets and variables.
2. Prepare periodical and adhoc reports on sales and portfolio performance of different products and segments.
3. Develop and utilize algorithms and models to mine big data stores, perform data and error analysis on existing models, and clean and validate data for uniformity and accuracy
4. Develop dashboards from existing data sets so as to optimise the efficiency and effectiveness of reporting.
5. Analyse data trends and patterns, and Interpret data to support decision making by various stakeholders in the Bank.
6. Analyse business requirements from various user departments and utilise various sources of data to providing meaningful insight to business to support continuous process improvement.
7. Support the strategy team by identifying and integrating new datasets that can be leveraged through our product capabilities and work closely with Business Technology team to strategize and execute the development of data products
8. Identify and Provide analytic solutions to stakeholder requirements and implement improvements as requested.
9. Ensure full compliance with all corporate standards, policies, processes and procedures.
10. Conduct training and/or support to the various users on MIS reports.

Technical and Behavioral Competences

a) Qualification

- A Bachelor's degree from a recognised university preferably in Statistics, applied mathematics, Computer Science or Computer Engineering or any other related field.
- A post graduate qualification in Data science is an added advantage

b) Knowledge, Skills And Experience

- At least 2 years' experience of data analytics
- Experience with Excel, PowerPoint, SQL, and programming languages (i.e Java/ Python, SAS)
- Good interpersonal skills and able to consult with a wide range of people at different levels
- Ability to work in a dynamic, research-oriented group with several ongoing concurrent projects
- Positive and flexible attitude towards change
- Ability to exercise the highest level of integrity and confidentiality

Interested persons who meet the required specifications are invited to apply to:

The Head Human Resources
Housing Finance Bank
Plot 4 Wampewo Avenue
P. O. Box 1539, Kampala

Enclose a CV, copies of all academic transcripts, certificates and testimonials, daytime telephone contact, postal and email address of both applicant, and three competent referees to reach **not later than Tuesday 29th January 2019 before 5:00pm.**

Only successful candidates will be contacted.