EXCITING CAREER OPPORTUNITY

Job Title

Manager Home Loans

Housing Finance Bank

Housing Finance Bank is 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. To attain its strategic objectives efficiently and effectively, Housing Finance Bank is seeking to hire a qualified, versatile, and self-driven individual to fill the vacant position in its establishment below.

Manager Home Loans

Department: Mortgage and Consumer Banking

Reports To: Head Mortgage and Consumer Banking

Direct Reports:

Direct - Relationship managers-Home loans

Indirect - Personal Bankers
- HNI and Diaspora RMs
- Direct Sales officers

Interacts/Interfaces with:

Internal - Consumer Banking Team
- Branch Team
- Credit Team
- Product Team
- HNI and Diaspora Team

External - Key Customers
- Service providers
- Developers
- Partners

Job Purpose:

- The role holder will be a product manager for home loans with accountability for developing marketing plans to improve home loans service and generate high sales volume. He/she will be in charge of activities such as the concept design, research activities, and sales goals of the home loans products & service.
- In this position, the product manager will work with individuals from across the Mortgage & Consumer Banking Department to identify and define target market segments, market requirements, key business strategies, and the competitive environment for HFB's niche portfolio.

Key Result Areas:

- In coordination with the Mortgage & Consumer Banking Team, He/she will be responsible for managing the existing mortgage portfolio to ensure retention and portfolio quality.
- Own the drafting and implementation of the consumer mortgage book growth strategy across the Bank.
- Champion sales, portfolio growth, risk management, capacity building, stakeholder management, and reporting, in alignment with the Bank's strategy and vision/mission.
- Monitor market trends and collect information from time to time to identify potential areas for the development of new mortgage products and the improvement of existing ones.
- Manage key stakeholders such as developers, real estate associations, regulators, among others.
- Provide regular feedback on product requirements for local markets, including product specifications, functionality, pricing, and translation needs.
- Prepare and execute product launches and campaigns to keep the Bank ahead as per the strategic objectives.
- Champion capacity building across the Bank for mortgage products designed for individuals/consumers.
- Assess customer needs and requirements for defined segments and targets
- Adhere to current compliance standards.
- Drive conformance to Service Standards for both borrowing and non-borrowing customers.
- Oversee innovations in the consumer mortgage space to give the Bank a competitive edge in the marketplace.
- Perform other duties as assigned.

Financial Responsibility:

- The role holder will be a product manager for home loans with accountability for driving mortgage sales, portfolio growth, portfolio quality, and profitability targets for the consumer mortgage products.
- Manage the costs associated with the consumer mortgage products to achieve the expected profitability and product yield levels.

Person Specification

Education & Training:

- A Degree in banking, Commerce, Business Administration, Economics, Statistics, management or any relevant field.
- Possession of a Certified banking qualification or master's degree in a relevant field would be an added advantage.
- Relevant Practical training in banking product management.

Skills & Experience:

Experience

- A minimum of 7 years' experience in Banking, of which 2 must be in a supervisory role.
- Prior experience in managing or structuring mortgage transactions for at least two years.
- This position requires a highly self-directed individual with independent judgment who is passionate about the fields of community development and banking.
- Must have critical thinking, analytical, attention to detail, and problem-solving skills.
- Must have an in-depth understanding of banking product features, pricing, benefits, positioning, design and promotions.
- Highly organized and self-directed.
- Excellent communication and interpersonal skills.
- Proven ability to demonstrate and coach exceptional customer service.

Business Behaviours:

- The ability to communicate clearly both verbally and in written form in a professional manner is deemed essential.
- Ability to build functioning working relationships across organizational and cultural boundaries.
- Ability to demonstrate positive image and role model HFB's values and leadership behaviours.
- Must be a person of impeccable integrity.

Interested candidates should submit their applications with a recent CV, copies of all academic transcripts, certificates and testimonials, daytime telephone contact, postal and email address and three competent referees not later than **Monday, 31st August 2026** by **5:00 pm** to:

Chief People and Culture Officer
Housing Finance Bank,
Investment House
4 Wampewo Avenue, Kololo

Please take note that all applications should be sent through the link below.

https://bit.ly/MgHomeLoans

DO NOT HAND YOUR APPLICATION

Please note ONLY shortlisted candidates will be contacted, and any form of canvassing will lead to automatic disqualification.

Guidelines for submitting Documents.

1. **Ensure that all your documents are scanned and submitted in 1 single batch using the following order:**
   - Application letter
   - Curriculum Vitae (CV)
   - Academic Documents and Certificates
2. **The maximum document size is 10 MB.**
3. **Please indicate the name of the position you are applying for in the subject.**