EXCITING CAREER OPPORTUNITIES

Job Titles

- **Manager Corporate Banking**
- **Manager SME**
- **Regional Manager SME**
- **Manager Diaspora Banking**
- **Business Support & Recoveries Officer**
- **Business Banker**

Housing Finance Bank

Housing Finance Bank is 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 qualified, versatile, and self-driven individuals for the positions stated below:

Manager Corporate Banking

Department: Business & Institutional Banking

Reports To: Head Business & Institutional Banking

Direct Reports:

Direct - Relationship Managers
- Manager Asset Finance

Indirect - Business Bankers
- Business Managers

Interacts/Interfaces with:

Internal - Business & Institutional Banking Teams
- Branch Teams
- Auditors

External - Key Customers
- HFB Business Partners

Job Purpose:

Responsible for formulation and driving of the Bank`s Corporate Banking Strategy and plans, sales growth, profitability and revenue.

Key Result Areas:

- Advise and give strategic business goals in an effective and efficient manner.
- Develop strategic collaborative partnerships to maximize and add value to the growth of the bank while mitigating the risk and exposure of its target market.
- Ensure that the strategy, business plans, budgets along with the policies / procedures are timely communicated staff.
- Establish an effective and efficient sales and service platform to achieve business performance in line with the Bank's strategy and policies
- Manage the development and subsequent implementation of best practices across all activities / operations to promote efficiencies in work processes, ultimately resulting in increased customer satisfaction.
- Responsible for delivering corporate business growth plan, including the development of budgets, and providing updates, execution, revisions and modifications to the Plan.
- Originate, maintain and develop relationships in the corporate Market & Lead Eco system projects
- Work with the Head of Products to devise and agree product and sales mix.
- Responsible for controlling costs to within agreed budget of Corporate Segment
- Define and develop a service-based sales culture.
- Manage a corporate loan book within parameters provided by Risk Management.
- Cross sell Structured Trade, Treasury and Payment products through building Eco systems.
- Analyse, recommend and implement market intelligence and marketing plans to meet Corporate strategic objectives.
- Assess market conditions, recommend, implement and monitor corporate strategy to gain and sustain competitive edge and results.
- Ensure compliance to policies and procedures (Anti Money laundering, KYC and CDD procedures etc.) to minimize financial losses and adhere to standards.
- Ensure that credit risk is managed across different portfolios of products and within the segments with regular reporting on performance.

Financial Responsibility:

- Responsible for delivering the Corporate financial targets.
- Responsible for controlling costs within the agreed budget.

Person Specification

Education & Training:

- Bachelor's Degree in a relevant field from a recognized University. A Postgraduate/ Master's Degree in a Business-related field will be an added advantage.

Skills & Experience:

- At least 10 years of relevant banking experience, preferably with at least 5 years as a Corporate Banking Relationship Manager.
- Understanding of the relevant laws, regulations and practices pertaining to Corporate Banking products

Business Behaviours:

- Personal integrity, self-motivation and self-management.
- Outstanding problem solving and decision-making skills.
- Analytical business and investment appraisal Skills.
- Business Development Skills, Customer service skills, Relationship/People Management Skills, Negotiation Skills, Leadership skills, Marketing, Selling and Strong Credit analysis skills.
- High standards of confidentiality and ethics to safeguard commercially sensitive information.
- The ability to communicate clearly both verbally and in written form in a professional manner is deemed essential.
- Build functioning working relationships across organisational, corporate, and cultural boundaries.
- Decisions and progress towards goals in conditions of uncertainty.
- Ability to demonstrate a positive image and role model HFB's values and leadership behaviours.
- Must be a person of impeccable integrity.

Manager SME

Department: Business & Institutional Banking

Reports To: Head Business & Institutional Banking

Direct Reports:

Direct - Regional Managers SME

Indirect - Business Bankers

Interacts/Interfaces with:

Internal - Business & Institutional Banking Teams
- Branch Teams

External - Key Customers
- HFB Business Partners

Job Purpose:

To drive the growth, profitability, and retention of the Small and Medium-Sized Enterprises (SMEs) portfolio by acquiring new business and managing key relationships and offering tailored financial solutions.

Key Result Areas:

- Lead the execution of the SME banking Strategy to meet targets for asset portfolio, Deposits, number of customers and revenue while ensuring good risk management.
- Client Relationship Management-enforce regular customer visits and financial health checks to understand clients' business needs and provide advisory support.
- Manage and nurture a portfolio of high SME value clients, ensuring high customer satisfaction and retention.
- Oversee the SME lending process, ensuring that loan packages are properly filed with appropriate signatures, disclosures, credit authority, and supporting documentation.
- Review and update the SME Customer Value Propositions in line with the changing customer needs.
- Reviews SME loan procedures on a routine basis and recommends any necessary updates or revisions.
- Prepare and authorise necessary lending documentation, including settlement sheets, vouchers, and general ledger entries.
- Conduct regular sales meetings to address goals and progress to date and drive productivity among staff.
- Market analysis – Monitor competition trends and guide the bank on opportunities and possible risks.

Financial Responsibility:

- Responsible for delivering the SME lending business & financial targets drive proper product mix.
- Responsible for controlling costs within the agreed budget.

Person Specification

Education & Training:

- A Business Degree in Finance, 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.

Skills & Experience:

- Critical thinking, analytical, attention to detail and problem-solving skills.
- Good verbal and written communication skills.
- A minimum of 7 years' experience in a Banking environment with at least 3 years in the relationship management function and sales function.
- Business Development Skills, Customer service skills, Relationship/People Management Skills, Negotiation Skills, Leadership skills, Marketing, Selling and Strong Credit analysis skills.

Business Behaviours:

- The ability to communicate clearly both verbally and in written form in a professional manner is deemed essential.
- Build functioning working relationships across organisational, corporate, and cultural boundaries.
- Decisions and progress towards goals in conditions of uncertainty.
- Ability to demonstrate a positive image and role model HFB's values and leadership behaviours.
- Must be a person of impeccable integrity.

Regional Manager SME

Department: Business & Institutional Banking

Reports To: Manager SME Banking

Direct Reports:

Direct - N/A

Indirect - Business Bankers
- Business Managers

Interacts/Interfaces with:

Internal - Business & Institutional Banking Teams
- Branch Managers
- Regional Managers

External - Key Customers
- HFB Business Partners

Job Purpose:

To drive the growth, profitability, and retention of the Small and Medium-Sized Enterprises (SMEs) portfolio within the region by acquiring new business and managing key relationships and offering tailored financial solutions.

Key Result Areas:

- Lead the execution of the SME banking Strategy within the region to meet targets for asset portfolio, Deposits, number of customers and revenue while ensuring good risk management.
- Client Relationship Management-enforce regular customer visits and financial health checks to understand clients' business needs and provide advisory support.
- Manage and nurture a portfolio of high SME value clients within the region ensuring high customer satisfaction and retention.
- Plan and implement SME sale drives within the region in line with strategic strategies.
- Conduct regular sales drives within the region.
- Market analysis – Monitor competition trends and guide the bank on opportunities and possible risks.

Financial Responsibility:

- Responsible for delivering the financial targets within the region. Responsible for controlling costs within the agreed budget.

Person Specification

Education & Training:

- A Business degree in finance, 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.

Skills & Experience:

- Critical thinking, analytical, attention to detail and problem-solving skills.
- Good verbal and written communication skills.
- A minimum of 5 years' experience in a Banking environment with at least 3 years in SME relationship management and sales function.
- Business Development Skills, Customer service skills, Relationship/People Management Skills, Negotiation Skills, Leadership skills, Marketing, Selling and Strong Credit analysis skills.

Business Behaviours:

- The ability to communicate clearly both verbally and in written form in a professional manner is deemed essential.
- Build functioning working relationships across organisational, corporate, and cultural boundaries.
- Decisions and progress towards goals in conditions of uncertainty.
- Ability to demonstrate a positive image and role model HFB's values and leadership behaviours.
- Must be a person of impeccable integrity.

Manager Diaspora Banking

Department: Mortgage & Consumer Banking

Reports To: Head Mortgage & Consumer Banking

Direct Reports:

Direct - Relationship Manager Diaspora
- Transactional Banker

Indirect - None

Interacts/Interfaces with:

Internal - Personal banking Teams
- Branch Teams
- Credit Teams

External - Key Customers
- HFB Business Partners

Job Purpose:

- To lead the growth, profitability and strategic development of the Diaspora Banking portfolio by driving customer acquisition, deepening relationships, developing market-led solutions, managing key partnerships, and ensuring full compliance with the Bank's strategy, policies, procedures, regulatory requirements and risk management frameworks.
- Lead the development and execution of the Diaspora Banking strategy in line with the Bank's overall strategic objectives and customer value proposition.

Key Result Areas:

- Develop and implement the Diaspora Banking business plan, including growth strategies for liabilities, assets, revenue, and customer acquisition.
- Drive portfolio growth and profitability by identifying market opportunities, reviewing performance trends, and introducing innovative diaspora solutions aligned to evolving customer needs.
- Lead the acquisition, retention and relationship management of diaspora customers through effective sales leadership and cross-selling of relevant Bank products and services, including housing and investment solutions.
- Provide leadership oversight on credit origination within the diaspora segment by ensuring quality pipeline development, pre-screening, documentation completeness, and adherence to credit policies and procedures.
- Build and manage brand ambassadors, strategic relationships, partnerships and alliances with internal and external stakeholders to expand the Bank's diaspora footprint and deliver business objectives.
- Monitor market intelligence, competitor activity and customer trends within the diaspora segment, and recommend strategic actions to protect and grow the Bank's market share.
- Lead customer experience management for the diaspora segment to enhance satisfaction, deepen engagement, and increase share of wallet across the portfolio.
- Oversee portfolio quality by monitoring performance, repayment behaviour and early warning indicators, and ensure timely corrective action to minimize risk and sustain asset quality.
- Provide leadership in the resolution of escalated customer queries and complaints, ensuring timely closure in accordance with the Bank's customer service standards and escalation procedures.
- Lead, coach and develop assigned team members to deliver high performance, strong sales discipline, customer-centric service and effective execution of the diaspora business agenda.
- Prepare and present periodic business performance reports, portfolio reviews, pipeline updates and strategic recommendations to senior managements.

Financial Responsibility:

- Accountable for delivery of Diaspora Banking business and financial targets, including customer growth, deposits, assets, revenue, portfolio quality and profitability.
- Manage the diaspora business budget, stakeholder engagements, partner relationships and related commercial initiatives to ensure sustainable business growth and brand visibility.

Person Specification

Education & Training:

- A Business degree in finance, 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 business growth in the financial services sector.

Skills & Experience:

- A minimum of 7 years' experience in banking or a similar financial services environment, with at least 3 years in a leadership or supervisory role.
- Must have critical thinking, analytical, attention to detail and problem-solving skills.
- Good verbal and written communication skills.
- Strong understanding of consumer banking, diaspora banking products, portfolio management, pricing, business development, customer value propositions and risk management principles.
- Advanced, computer literacy, numerical skills and statistical skills.
- Interpersonal relationship skills, Assertive, "self-starter" personality that is energetic and a natural net worker;
- Team player, ability to work under pressure and in position to exercise excellent judgment.

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.
- Takes clear accountability and focuses on delivery of broader sales targets.
- Ability to demonstrate positive image and role model HFB's values and leadership behaviours.
- Must be a person of impeccable integrity.

Business Support & Recoveries Officer

Department: Products

Reports To: Manager Digital Lending

Direct Reports:

Direct - None

Indirect - None

Interacts/Interfaces with:

Internal - Segment Heads
- Credit Team
- Operations Teams
- Business Technology Teams
- Customer Experience Teams
- Finance Teams
- Risk, compliance and Legal teams
- Branch Teams

External - Lending Partners
- Credit reference bureaus
- Debt collectors

Job Purpose:

- To provide operational support and oversight for the Digital Lending portfolio by ensuring accurate reconciliations, revenue assurance, product validation, repayment and recovery monitoring, portfolio performance tracking, and operational reporting.
- The role is responsible for maintaining the integrity of digital lending processes, safeguarding revenues, identifying operational gaps, and supporting the achievement of portfolio quality and business performance objectives.

Key Result Areas:

- Perform daily, weekly, and monthly reconciliation of digital lending transactions, loan disbursements, repayments, settlements, and partner accounts.
- Drive revenue assurance activities by identifying, investigating, and resolving revenue leakages, billing discrepancies, and partner settlement variances.
- Conduct product validation and testing for new digital lending products, system enhancements, pricing changes, and process improvements before deployment.
- Track and report portfolio performance indicators including PAR, NPL, collection efficiency, recovery rates, disbursements, and revenue performance.
- Prepare and disseminate operational, financial, and management reports to support decision-making and business reviews.
- Coordinate with Finance, Operations, Credit, Technology, Risk, and external partners to ensure smooth end-to-end digital lending operations.
- Support UAT activities, product rollouts, and post-implementation reviews for digital lending initiatives.
- Monitor partner performance and service levels against agreed KPIs and commercial agreements.
- Maintain accurate records and documentation for audits, regulatory reviews, and internal controls.
- Identify opportunities for process automation and operational efficiency within the digital lending value chain.
- Ensure compliance with internal policies, regulatory requirements, and partner contractual obligations.
- Support recovery agencies and internal stakeholders in implementing recovery strategies aimed at improving collections performance.

Financial Responsibility:

- Support revenue assurance and portfolio profitability by ensuring accurate reconciliation of digital lending transactions, monitoring partner settlements, commission calculations, and lending revenues, while proactively identifying, investigating, and resolving financial discrepancies, operational losses, control gaps, and exceptions to safeguard revenue integrity and business performance.

Person Specification

Education & Training:

- A Business degree in Finance, Commerce, Business Administration, Economics, Statistics, Management or any relevant field.

Skills & Experience:

- Minimum of 3 years' experience in banking or fintech
- Strong reconciliation and revenue assurance experience.
- Advanced Excel skills include Pivot Tables, Power Query, and dashboard reporting.
- Experience in digital lending operations, fintech, mobile money, or banking operations.
- Strong analytical and problem-solving skills with attention to detail.
- Experience in product testing, UAT coordination, and operational process validation.
- Knowledge of loan management systems, payment integrations, and partner settlement processes.

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, corporate, and cultural boundaries.
- Takes clear accountability and focuses on delivery of agreed upon goals.
- Ability to hold people accountable.
- High self-drive towards getting things done.
- Ability to demonstrate positive image and role model to HFB's values and leadership behaviours.
- Must be a person of impeccable integrity.

Business Banker

Department: Mortgage & Consumer Banking

Reports To: Branch Manager

Direct Reports:

Direct - None

Indirect - None

Interacts/Interfaces with:

Internal - Business Banking Teams
- Branch Managers
- BIB Department
- Credit Department
- Legal Department

External - Customers

Job Purpose:

- Provide a pro-active business banking sales and service management function that will retain and grow a portfolio of SME customers by identifying and implementing value-added and specialized financial product solutions from a range of standard and/or customized offering.

Key Result Areas:

- The Business Banker will ensure adherence to the service standards and provide excellent customer service.
- Receive and verify customer documents for account opening, loan facilities, account amendments and any other customer instruction.
- Acquire new business relationships and accounts while growing the portfolio balance sheet as per set targets
- Manage credit and operational risk in account opening and loan processing
- Manage the loan portfolio through active participation in branch Credit Committee meetings, monitor/ manage pre-Non-Performing Loans (NPLs) and fully recover bank funds.
- Develop and execute an operational plan to support the branch and the Bank's overall business strategies while delivering targeted achievements on business and institutional client growth, fees/ commission, and interest income.
- Ensure the provision of adequate and efficient relationship management to business and institutional clients, in terms of quick transaction turnaround and resolution of their queries/problems.
- Provide timely professional direction/advice on all business and institutional client matters within the Branch/Bank.

Financial Responsibility:

Financials: Performance on the following variables.

- Transaction Disbursement Volumes
- New-to-Bank client acquisition
- Lending growth within targeted segments
- Liabilities growth within targeted segments
- Non-Interest Income (Fees and Commissions)
- Interest Income (on all business/institution-related lending disbursements): Yield and Margin
- Portfolio quality

Person Specification

Education & Training:

- A Bachelor's Degree in Business Studies or a related field from a recognized university

Skills & Experience:

- A minimum of two years' sales experience in branch business banking.
- Good knowledge of the Business Banking value proposition.
- Knowledge of risk management and credit principles of banking.
- Understanding of financial statements.
- Strong numeracy skills.
- Business and financial advisory skills.
- Credit and Financial Analysis skills.
- Strong communication skills.

Business Behaviours:

- Ability to adhere to all reporting and record-keeping requirements as outlined by Branch Management, head office stakeholders and duly mandated external parties to ensure compliance to internal and regulatory standards.
- Managing the end-to-end process for all account relationships opened and credit applications initiated to ensure a smooth deal flow whilst meeting / exceeding revenue targets
- Excellent inter-personal skills to enable interaction and the establishment of positive relationships with all Bank employees and support departments.
- Able to maintain professional internal and external relationships that meet the Bank's core values.

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 **Wednesday 23rd September 2026** by **5:00pm** to:

Chief Human Resources Officer
Housing Finance Bank,
Investment House
4 Wampewo Avenue, Kololo

Please note that all applications must be submitted via the link address below

https://bit.ly/HFB_OpenVacancies

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 one single batch using the following order:
   - Application letter
   - Curriculum Vitae (CV)
   - Academic Documents and Certificates
2. The maximum document size is 10 MBs.
3. Indicate the position you are applying for in the email subject line.

Housing Finance Bank is regulated by Bank of Uganda. Customer deposits are protected by the Deposits Protection Fund up to UGX 10 million, Terms and Conditions apply.