EXCITING CAREER OPPORTUNITY

Job Title

Supervisor Credit Operations-Microfinance (1) and Accounts Opening Officer (1)

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 qualified, versatile, and self-driven individual to fill two vacant positions as slated below.

Supervisor Credit Operations-Microfinance (1)

Department: Credit

Reports To: Manager Credit Administration

Job Grade: HFB 6 D

Direct Reports:

Direct
- Credit Operations Officers (2)
- Compliance Officer (1)
- Credit Administration Officer (1)
- Credit Operations Officers (outsourced)

Indirect - None

Interacts/Interfaces with:

Direct
- Legal team
- Credit Teams
- Business Teams

Indirect - Customers

Job Purpose:

The Supervisor Credit Operations is accountable for the proactive execution of the technical aspects of credit administration processes with efficiency and accuracy. These include ongoing compliance checks on credit files and transactions; managing all aspects of transaction posting into the banking system, operations processes and management of stakeholder relationships.
The role holder leads efforts on an ongoing basis to optimize business processes and workflow throughout the credit operations function through the use of technology, process improvement and reporting by leveraging their business knowledge and modern methodologies.

Key Result Areas

- Responsible for the set-up and monitoring of the structures of credit operations unit.
- Ensures timely, complete and accurate posting of sanctioned transactions into the banking system to deliver on service to customer while curtailing income leakages.
- Identifies and corrects anomalies on accounts arising out of processes, system or errors from credit operations staff and recommends corrective action to department and Bank management on the identified system or process gaps to mitigate operational losses.
- Responsible for the accuracy, completion and maintenance of all mandatory client and account data is capttured in the system for credit transactions and reporting purposes. This extends to all information required by external and internal stakeholders including originating departments, support functions, regulators and external service providers.
- Develops lines of communication to ensure timely dissemination of credit risk management policies, procedure and other credit risk management information to all individuals involved in the credit processes.
- Identify opportunities for improvement in credit processes and procedures and accordingly advise management.
- Responsible for resolution of customer queries, disputes, complaints and ensure the integrity of the system is maintained at all times within the Bank's acceptable service standards.
- Effectively coach, motivate, supervise and appraise credit operations team members and influence them to take positive action and accountability for their assigned work.
- Monitor the performance of the Credit Operations unit through periodic performance reviews and ensure that staff are performing to expectation, identity and address areas of improvement.
- Identify training needs of all section staff and ensure appropriate training is provided to meet those needs.
- And any other responsibilities that may be assigned to you from time to time.
- Evaluate the performance of the loan portfolio and generate periodic reports with recommendations to Management.
- Carry out any other duties as may be assigned by the head of department or management.

Financial Responsibility:

- Responsible for the Credit Operations targets on mitigate of financial losses likely to arise from errors, negligence, fraud and misrepresentation as may be agreed from time to time.
- Responsible for avoiding any regulatory & other penalties relating to Credit Operations

Person Specifications

Education & Training

- A Business degree in Risk, 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 Credit Operations in the financial services sector

Skills & Experience

- More than three (3) years' experience working with financial institutions, which must include practical experience in microfinance operations, with at least two (2) years of practical experience in Credit Operations at a supervisory level and at least one (1) year of planning and/or operating experience within a financial lending platform.
- Strong skills in leadership, judgment and decision-making ability, communication & planning.
- Familiar with understanding the work content of each link of the credit cycle, able to complete operational and reporting tasks independently.

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 departmental and cultural boundaries.
- Takes clear accountability and focuses on delivery of credit goals.
- Excellence Orientation: disposed to setting and achieving high standards of excellence in all spheres of the job.
- Organizational Alertness: capacity to appreciate and understand how job fits in with other jobs and overall job structure of the organization; and the importance of company policies & procedures.
- Provides extraordinary service
- 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 **Friday 23rd October 2026** by **5:00pm** to:

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

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

JOB ADVERT HFB/2026/10/01 - INTERNAL: Credit Operations Supervisors – Fill out form

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.

Accounts Opening Officer (1)

Department: Operations

Supervisor Account services

Job Grade: HFB 3 A

Direct Reports:

Direct - None

Indirect - None

Interacts/Interfaces with:

Direct - Branch Partners

Indirect - None

Job Purpose:

To proactively review and verify accounts onboarding activities in compliance with AML guidelines, Internal policies and customer service expectations. The role ensures accuracy, compliance, and timely delivery of services related to all account onboarding, and clean data requirements.

Key Result Areas

- Process new accounts in line with the approved due diligence procedures in the bank operations procedural manual and AML guidelines.
- Carry out account amendments on accounts in line with AML guidelines
- Accurate s updates of customer static data in the Core banking system.
- Support the onboarding of mass account opening following branch activations.
- Carry out data clean-up activities in line with emerging regulatory requirements
- Ensure proper management and filing of account opening documents for records keeping
- Carry out bulk closures of Unclaimed balances quarterly
- Any other duties assigned by the supervisor in line with the role

Financial Responsibility:

- Financial Responsibility: Costs related to working tools and penalties arising from wrong data capture

Person Specifications

Education & Training

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

Skills & Experience

- A minimum of 3 years working experience in Banking Operations and controls management environment.
- Good understanding and working knowledge of Bank procedures, policies and regulatory requirements

Business Behaviours

- Ability to communicate with staff at all Levels of the Bank
- Proactive approach to work with high level maturity and self-drive.
- High level of integrity, confidentiality, and ethical standards
- High level of attention to detail
- Customer Centric Disposition
- Risk identification and management
- Positive and flexible attitude towards change

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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.