EXCITING CAREER OPPORTUNITY

Job Title

Manager Alternate Channels



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 a qualified, versatile and self-driven individual for the positions slated below.

Manager Alternate Channels

Department: Distribution and Alternate Channels (DAC)

Reports To: Head Distribution and Alternate Channels (DAC)

Job Grade: HFB 7B

Direct Reports:

Direct
- Manager Agent Banking
- Manager Electronic Channels

Indirect
- Branch Managers
- Business Bankers
- Business Managers
- Personal Bankers
- Direct Sales Officers

Interacts/Interfaces with:

Internal
- Mortgage and Consumer Banking Teams
- Business & Institutional Banking Teams
- Operations Teams
- Business Technology Teams
- Customer Experience Teams
- Finance Teams
- Risk, compliance and Legal teams
- Branch Teams

External
- Agents
- Key Customers
- Key Business Partners in the Payments, Agent Banking and Digital Financial Services Ecosystem

Job Purpose:

- To lead the growth and commercial performance of the Bank's alternative channels in line with the Bank's strategy, driving customer acquisition, adoption, utilisation, transaction growth and cost-effective service delivery while maintaining reliable customer experiences and compliance with applicable requirements.
- To provide business and technical leadership to the Agent Banking and Electronic Channels functions, translating priorities into measurable results and ensuring effective partnerships, governance, operational resilience, risk management and compliance.

Key Result Areas

1. Develop and execute channel strategies and business plans to deliver agreed targets for customer acquisition, activation, utilisation, transaction volumes, income and profitability.
2. Lead the development, enhancement and rollout of channel products and services in collaboration with business and technology teams, responding to customer needs and market developments.
3. Drive channel adoption and sustained usage through targeted sales, marketing and customer education; use channel data to identify growth opportunities and promote cost-effective migration of suitable transactions.
4. Monitor channel availability, service quality, operational efficiency and customer experience; resolve recurring service issues and improve end-to-end customer journeys.
5. Maintain effective channel governance and controls, ensuring compliance with applicable laws, regulations and Bank policies; manage operational, fraud and information-security risks, service-level obligations and timely closure of audit actions.
6. Manage relationships with internal stakeholders, agents, service providers and strategic partners; coordinate channel initiatives and provide management with timely performance reporting and actionable insights.
7. Lead and develop direct reports through clear objectives, performance monitoring, coaching, training and timely appraisals, building accountable and productive teams.

Financial Responsibility

Accountable for agreed channel business and financial targets, including acquisition, activation, enrolment, utilisation, transaction volumes and values, income, profitability and cost efficiency, supported by performance monitoring and revenue assurance.

Education & Training

Person Specifications

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

Skills & Experience

1. Minimum of 7 years' banking experience, preferably across alternative/digital channels, agent banking, cards/payments, sales, relationship management, leadership or project delivery in retail banking.
2. Strong analytical, critical-thinking and problem-solving skills, including the ability to interpret channel data and translate insights into business actions.
3. Business development, commercial management, stakeholder engagement and negotiation skills.
4. Sound understanding of banking laws, regulations and controls, particularly those relating to Agent Banking and electronic/digital financial services.
5. Strong written and verbal communication skills, including preparation of performance reports and recommendations.

Business Behaviours

1. The ability to communicate clearly both verbally and in written form in a professional manner is deemed essential.
2. Ability to build functioning working relationships across organizational, corporate, and cultural boundaries.
3. Takes clear accountability and focuses on delivery of broader section goals.
4. Ability to take decisions and progress towards goals in conditions of uncertainty.
5. Ability to demonstrate positive image and role model to HFB's values and leadership behaviours.
6. 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 **Wednesday 25th Nov 2026** by **5:00pm** to:

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

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

https://forms.cloud.microsoft/r/Pvgt1rWDYn

DO NOT HAND DELIVER YOUR APPLICATION

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.