

# JOB ADVERT

## About UBA

United Bank for Africa (UBA) is one of Africa's leading financial institutions, with operations in twenty (20) countries and three (3) global financial centers: London, Paris and New York. UBA has evolved into a Pan-African, provider of banking and related financial services through diverse channels globally.

United Bank for Africa Uganda represents UBA's pioneer country activities in the East and Southern African sub-region. With a growing network of branches and ATMs across the country, the bank continues to expand the retail and commercial playing field in Uganda by delivering unique financial products and solutions. The bank is seeking to recruit the following highly motivated, competent, result oriented and dynamic professionals for the following positions;

**TITLE: BRANCH MANAGER (GULU)**  
**REPORTS TO: REGIONAL MANAGER**

## DUTIES & RESPONSIBILITIES

- Increase customer retention and growth through an aggressive cross sell of the bank relevant financial products and thereby promote an optimum build-up of revenue.
- Conduct market intelligence and competitor analysis in order to develop, and implement Branch Business strategies and plans with an objective of identifying business opportunities and financial products generation to enable achievement of targeted growth objectives in line with the Retail business plan.
- Build tools/programs/mechanisms of effective relationships with new and existing customers by establishing customer needs and attending to the suitability of services to ensure effective and timely customer service delivery according to prescribed SLAs.
- Build, develop and motivate high performance team committed to achieving success through coaching and mentoring the team and providing technical support and leadership to ensure that the team achieves and surpasses the target.
- Recommend development of various products based on customer's feedback and contribute to the effective launching of new products to ensure favorable market response and optimum build-up of revenue through sales campaigns
- Review and evaluate new and renewal lending proposals, negotiating terms with customers and, where appropriate, submitting proposals to the credit department for approval;
- Drive adherence to the banks /Regulatory Authorities' policies and guidelines within the Branch

## JOB REQUIREMENTS

**Education** A University degree holder. A financial qualification or associate such CPA & ACCA etc and MBA would be an added advantage

**Experience:** 5 - 8 years' experience in retail/private banking

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**TITLE: RELATIONSHIP MANAGER - SME BANKING (5 - POSITIONS)**  
**REPORTS TO: BRANCH MANAGER**

## DUTIES AND RESPONSIBILITY

- Deliver exceptional sales performance by identifying and meeting customer needs through selling and cross selling of UBA Products & services.
- Achieve and surpass the set targets of all lines/products of retail banking in line with the Branch target and business strategy.
- Participate in the implementation of Branch Business strategies and plans with an objective of identifying business opportunities and financial products generation to enable achievement of targeted growth objectives in line with the Retail business plan.
- Establish and maintain effective relationships with new and existing customers, establishing their needs and attending on the suitability of services for effective and timely customer service delivery.
- Provide feedback on effectiveness /review of current customer processes to guide in product development and business/service improvement and participate in product launches for favorable market response
- Adhere to the Bank`s/Regulatory Authority 'policies and guidelines are complied with at all times.
- Implement and track customer financial plan in conjunction to Business Manager.

## JOB REQUIREMENTS

**Education:** A University degree holder, a financial qualification or associate such CPA, ACCA and MBA would be an added advantage.

**Experience:** 3-5 years' experience in retail/private banking.

**TITLE : TEAM LEAD – PERSONAL BANKING****REPORTS TO: HEAD OF RETAIL****DUTIES AND RESPONSIBILITY**

- Provides support to the branch Personal Banking Relationship Managers and Officers in driving sales, volume, profitability and marketing campaigns as marketing strategies.
- Monitors specific sales & marketing campaigns to leverage market opportunities that generate new sales/volumes and increase market share.
- Regularly reviews market & consumer trends to uncover new product opportunities across the subsidiary and also disseminate identified insights in a timely manner for execution
- Accountable for all product performance metrics as stated within the product and segment policies for the subsidiary where applicable. Develop and execute the Consumer
- Loan Strategy for the Country to achieve board-defined P&L and market share targets for the Consumer Loan business in Country subsidiary.
- Has a wholistic view on product & market research to determine product sales and market penetration potentials across the country; develops and proposes best course of action for management consideration to improve performance.
- Coordinates the development and deployment of value propositions, product offerings, target segment strategy, and business plan for customer acquisition, engagement and retention across the subsidiary.
- Drives the overall definition of product requirements such as (segment needs, channel preferences, high-level product characteristics) to product managers and all stakeholders in the subsidiary.
- Identify key customer needs, usage, attitudes and insights from the competitive landscape as bases for developing, innovating and refining products, pricing/margin management and messaging.
- Build a high-performance Personal Banking organization in the country with the right performance culture, high sense of individual accountability and ownership for Personal Banking segment performance in the Country.
- Establish a highly knowledgeable and future-ready Personal Banking sales workforce equipped with effective sales competencies, productivity management capabilities and market-effective sales tools across the country
- Build and manage the DSA model for Personal Banking Sales across the branches in Country that ensures adequate resourcing, optimal sales achievements and institutionalization of DSE Personal Banking sales approaches

**JOB REQUIREMENTS**

**Education:** A University degree holder, a financial qualification or associate such CPA, ACCA and MBA would be an added advantage.

**Experience:** Minimum of 5 years' experience in retail/private banking and Prior experience in product management development is an added advantage

**TITLE: TEAM LEAD – SME****REPORTS TO: HEAD OF RETAIL****DUTIES AND RESPONSIBILITY**

- Develop and lead the implementation of the MSME Segment strategy in line with the overall Retail Banking Strategy.
- Ensure achievement of profitability targets through revenue maximization and prudent cost management.
- Implement Country-wide go-to-market strategy for new initiatives, working with all relevant departments/ stakeholders to drive execution.
- Drive sustainable growth and acquisition of new customers for MSME Banking through development and maintenance of quality products, propositions and solutions pertinent to the segment
- Build and maintain productive and strategic relations with stakeholders to drive the development and delivery of business solutions and revenue growth for the MSME Segment.
- Drive customer-led propositions for the MSME Banking business by developing a pipeline of value adding customer solutions to include customer experience, products, and service offers.
- Manage an effective SME customer's loyalty program for networking and deepening of UBA SME market penetration.
- Ensure strong cross- selling of existing and new products to existing and new clients; and in this process, maintain effective liaison with all relevant business units in the Bank.
- Champion the delivery of consistent, seamless and trusted customer service to ensure customer retention and loyalty.
- Coordinates the development and deployment of value propositions, product offerings, target segment strategy and business plan for the MSME Segment
- Maintaining the quality of the SME portfolio within the stipulated Non-Performing Loans (NPL) and Portfolio at Risk (PAR) parameters.
- Has oversight and country ownership on end-to-end processes to ensure execution of on-boarding for clients and fulfillment of products through engagement with relevant stakeholders involved in executing the standard process to ensure delivery of a seamless customer value proposition
- Responsible for Portfolio health on relevant products - track portfolio performance (through lead indicators) and taking necessary actions to ensure product integrity is maintained.
- Develops and monitors specific sales & marketing campaigns together with relevant stakeholders to leverage market opportunities that generate new sales/volumes and increase market share.
- Accountable for all segment/product metrics as applicable within the Bank's policy where applicable (e.g. risk limits, delinquency, compliance requirements, etc.)
- Monitors sales impact & profitability of marketing expenditures – both on BAU and special campaigns.
- Optimize fees and charges to create value for clients in line with 'Treat-Clients-Fairly' principle.

**JOB REQUIREMENTS**

**Education:** A University degree holder, a financial qualification or associate such CPA, ACCA and MBA would be an added advantage.

**Experience:** Minimum of 5 years' experience in retail/private banking and Prior experience in Business and strategy development is an added advantage.



## **TITLE: RELATIONSHIP MANAGER – CORPORATE & COMMERCIAL**

**REPORTS TO: HEAD, CORPORATE & COMMERCIAL**

### **DUTIES AND RESPONSIBILITY**

- Source and process sound business and encourage potential prospects to open up operating accounts so as to contribute to the targeted growth in the balance sheet and profit and loss.
- Ensure that both potential credit prospects and existing customers are dealt with effectively so as to maximize revenue and ensure quality in the bank's service delivery.
- Build relationships with customers in order to attract referrals to ensure repeat business and loyalty.
- Manage the portfolio efficiently in liaison with the Credit Division to avoid/minimize provisions for Non-Performing Assets.
- Analyze and monitor the portfolio as to further structure appropriate products for the customer.
- Prepare Credit Assessment Memorandum for prospective and existing client and vouch for approval from credit committee.

### **KEY PERFORMANCE INDICATORS**

- Growth of portfolio by size
- Ratio of non-performing assets relative to total portfolio
- Departmental audit and risk management grading.
- Turn-Around-Times on customer deliverables.
- Customer complaints / queries received on portfolio
- Revenue

### **JOB REQUIREMENTS**

- 5 – 8 years of working experience in corporate/commercial Banking
- A university degree in Commerce, Economics or Business Administration.
- Part or Full professional qualifications in accounting (ACCA/CPA), MBA or equivalent is added advantage

### **HOW TO APPLY**

If you meet the above requirements please send your CV, application letter and copies of academic certificates to **ubaugandahr@ubagroup.com** addressed to;

**Head of Human Capital  
United Bank for Africa  
Plot 2, Jinja Rd  
Kampala, Uganda.**

**Deadline for receiving applications: 10th July 2023**

