



UCHUMI COMMERCIAL BANK LTD (UCB LTD)

EMPLOYMENT OPPORTUNITY

Uchumi Commercial Bank Limited is a commercial bank providing banking and financial services to Small and Medium Enterprises (SMEs) in Tanzania. Since its inception, the Bank has recorded steady and rapid growth and is now aiming to expand its footprint across various regions of the country.

As part of its growth strategy, the Bank seeks to recruit a highly qualified, experienced, and results-driven professional to fill various positions in the bank.

BUSINESS DEVELOPMENT AND MARKETING MANAGER

Role Summary

The Business Development and Marketing Manager is responsible for driving revenue growth, market expansion, and brand positioning by strategically leading and coordinating four key business units: Marketing, ADCs, Bancassurance, and Treasury. The role ensures alignment of all business development and marketing initiatives with the organization's overall strategy and financial objectives.

REPORTING TO: HEAD OF BUSINESS DEVELOPMENT AND MARKETING

LOCATION: MOSHI - KILIMANJARO

Key Responsibilities

Strategic Business Development & Growth

- Develop and implement integrated business development and marketing strategies to achieve organizational growth targets.
- Translate corporate objectives into clear, actionable plans for each supervised unit.
- Monitor market trends, customer behavior, and the competitive landscape to identify emerging business opportunities.
- Prepare and present performance reports, forecasts, and strategic recommendations to the Head of Business Development and Marketing.

Marketing & Brand Management

- Oversee brand management, product marketing, campaigns, and customer acquisition initiatives.
- Ensure consistent brand positioning and messaging across all channels (digital, traditional, and partnerships).
- Evaluate campaign performance and optimize marketing spending to maximize ROI.
- Collaborate with product and sales teams to support successful product launches and promotional activities.

Alternate Distribution Channels (ADC)

- Develop and expand alternative distribution channels, including digital platforms, agents, partners, and third-party channels.
- Ensure channel performance, compliance, and profitability.
- Identify new ADC opportunities to enhance market reach and customer penetration.
- Work closely with Operations and IT teams to improve channel efficiency and overall customer experience.

Bancassurance & Strategic Partnerships

- Manage relationships with banking partners to drive insurance and financial product sales through bancassurance channels.
- Negotiate and oversee agreements, targets, and performance metrics with partner banks.
- Support product alignment, staff training, and joint marketing initiatives with bancassurance partners.
- Monitor channel profitability and ensure compliance with regulatory requirements.

Treasury Business Development

- Support the development and growth of treasury-related businesses, including investments, liquidity management, and institutional client relationships.
- Collaborate with Finance and Treasury teams to promote treasury products and services.
- Identify opportunities to optimize returns while effectively managing risk and compliance.
- Assist in developing client-focused treasury solutions and strategic partnerships.

Leadership & Performance Management

- Lead, mentor, and evaluate unit teams to ensure high performance and accountability.
- Establish KPIs, monitor results, and implement corrective actions where necessary.
- Foster cross-functional collaboration to promote synergy and eliminate operational silos.

Governance & Stakeholder Management

- Ensure all business development and marketing activities comply with internal policies and regulatory standards.

Minimum Requirement

Holder of Degree in one of the following fields: Banking, Economics, Commerce or Business Administration, Accountancy or Finance, Entrepreneurship or Equivalent qualifications from recognized institutions with working experience of at least five (5) year's working experience in Balance sheet growth – focusing on CASA. Non funded income and cost-conscious new accounts opened vs account closed (active customer base / retention) Effective product margins management.

RISK AND COMPLIANCE OFFICER

Role Summary

The Risk & Compliance will lead and oversee the Bank's enterprise-wide risk management and compliance framework at executive level. The successful candidate will be responsible for integrating risk management into strategic planning, business operations, and decision-making processes. The successful candidate will take full ownership of enterprise risk management, including the development and implementation of risk management programs in line with Bank of Tanzania risk management guidelines, facilitation of organization-wide risk assessments, and establishment of risk tolerance limits for Board and senior management approval. The ideal candidate will be strategic, detail-oriented, proactive, and ethical, with strong leadership, analytical, and communication skills, and the ability to drive a risk-aware and compliant organizational culture.

REPORTING TO: CHIEF EXECUTIVE OFFICER

LOCATION: MOSHI - KILIMANJARO

Key Responsibilities:

1. Develop, implement and review risk management programs which encompass compliance policies, guidelines and manuals.
2. Identify potential risk, design, monitoring and control mechanisms and develop contingency plans for risk-return-trade off.
3. Allocate resources in managing various risks inherent to the bank business to provide maximum protection to all unforeseeable events that may affect returns and therefore affect capital position.
4. Enhance specific controls considering organizational changes, risk mapping, and regulations.
5. Enforce and monitor compliance with internal and external operating procedures, processes, guidelines and manuals.
6. Review risk management reports to ensure that limit excesses, exceptions and non-compliances are promptly addressed.
7. Manage and review the adequacy of risk analysis process, risk ratings and stress testing as part of Credit Risk process.
8. Facilitate continuous improvement of the bank's ICT systems and reports.
9. Review products/services/project programmers and ensure all risk requirements are met before rollout of the products or services.
10. Convene monthly management meetings for PQR and RMC and produce reports to BCC and BARC on quarterly basis; and
11. Serve as the Money Laundering reporting officer and report transactions to the Financial Intelligence Unit.
12. Act as a contact person between the bank and the regulators
13. Carry out any other related duties as assigned by the Supervisor.

Minimum Requirement

- Holder of a bachelor's degree in one of the following fields: Business Administration, Finance, Accounting, Banking, Economics, Commerce or Business Administration, Actuarial Science, Actuarial Management, Risk Management, Statistics or equivalent qualifications from recognized institutions with.

- At least 4 years' working experience in the banking industry or financial institution of which two (1) years should be in a senior position
- Strong leadership skills coupled with the composure required to thrive under pressure.
- Always willing to learn and grow as a leader and a professional.
- Strong motivational skills to drive the team for self-motivation in challenging times.
- Excellent oral and written communication skills to create a message and lay out strategies that team can easily understand.
- A healthy level of diplomacy and discretion while dealing with customers and stakeholders at all levels.
- Decisive, resilient and resourceful.

Personal attributes and behavioral competencies

- Ability to demonstrate UCB core value of teamwork, Professionalism, Integrate, customer focus and innovation.
- Ability to prioritize work and to meet deadlines.
- Ability to work quickly, accurately and consistently when under pressure.
- A methodical and well-organized approach to work.
- Mature and able to work in a confidential environment.
- Has sound judgment, common sense and good humor.

DIGITAL MARKETING AND PUBLIC RELATIONS OFFICER

Role Summary

The Digital Marketing and Public Relations Officer are responsible for managing the Bank's digital marketing initiatives and public relations activities to enhance brand visibility, protect the Bank's reputation, and support business growth. The role focuses on digital engagement, media relations, corporate communications, and stakeholder engagement in compliance with banking regulations and brand guidelines.

REPORTING TO : **BUSINESS DEVELOPMENT AND MARKETING MANAGER**

LOCATION : **MOSHI - KILIMANJARO**

Key Responsibilities

- Plan, implement, and manage digital marketing campaigns across the Bank's digital platforms, including the website, social media, and email marketing.
- Develop and manage digital content to promote the Bank's products, services, and campaigns.
- Monitor and analyze digital marketing performance and prepare reports for management.
- Manage online customer engagement and respond to inquiries on digital platforms in line with service standards.
- Develop and implement public relations strategies to enhance the Bank's image and reputation.
- Draft and disseminate press releases, announcements, and corporate communications.
- Coordinate media engagements, interviews, and public events in collaboration with Management.
- Manage relationships with media houses and other key stakeholders.
- Ensure consistent use of the Bank's brand across all digital and communication platforms.
- Monitor media coverage and public sentiment and prepare reputation risk reports.

- Manage communication during incidents or reputational issues in coordination with Management.
- Support product launches and marketing initiatives in collaboration with the Business Development team.
- Coordinate promotional campaigns to support branch growth and customer acquisition.
- Ensure all digital marketing and PR activities comply with Bank of Tanzania (BoT) regulations, internal policies, and approval processes.
- Maintain proper documentation and approvals for all marketing and communication materials.

Qualifications and Experience

- Bachelor's degree in marketing, Communications, Public Relations, Journalism, Business Administration, or a related field.
- At least 2–3 years' experience in digital marketing and/or public relations, preferably in the banking or financial services sector.
- Experience working with digital platforms, media houses, and communication agencies.

Skills and Competencies

- Strong written and verbal communication skills
- Digital marketing and content creation skills
- Media relations and stakeholder management skills
- Creativity with strong attention to detail
- Ability to manage multiple tasks and meet deadlines
- High level of professionalism and confidentiality

Key Performance Indicators (KPIs)

- Growth in digital engagement and brand awareness
- Effectiveness of PR campaigns and media coverage
- Timely delivery of marketing and communication initiatives
- Compliance with regulatory and brand requirements

ALTERNATIVE DELIVERY CHANNELS OFFICER

Role Purpose:

To support the development, management, and growth of the Bank's Alternative Delivery Channels (ADC), including ATMs, POS, Mobile Banking, Internet Banking, Agency Banking, QR, and other digital payment platforms. The role is responsible for ensuring operational efficiency, system availability, regulatory compliance, and customer satisfaction across all electronic channels.

Additionally, the role drives business growth by actively acquiring and managing merchant portfolios, increasing transaction volumes, enhancing digital adoption, and maximizing revenue through strategic sales, relationship management, and performance optimization of acquiring solutions.

REPORTING TO : BUSINESS DEVELOPMENT AND MARKETING MANAGER

LOCATION : MOSHI - KILIMANJARO

KEY RESPONSIBILITIES

Alternative Delivery Channels Management

- Monitor uptime and performance of ATMs, POS terminals, Mobile Banking, Internet Banking, and other digital platforms.
- Coordinate with IT teams and service providers to resolve system/network issues promptly.
- Ensure proper installation, allocation, maintenance, and recovery of POS terminals and other devices.
- Perform transaction monitoring and reconciliation of electronic banking channels.
- Maintain updated terminal inventory and verification records.
- Ensure compliance with regulatory requirements and internal control policies.
- Monitor suspicious or failed transactions and escalate appropriately.
- Conduct periodic verification of ATMs, POS terminals, and agents.
- Ensure accurate and timely reconciliation of transactions across channels.
- Maintain documentation for audits and regulatory reviews.

Merchant Acquisition & Portfolio Management

- Identify and create new sales and revenue-generating opportunities within assigned territories.
- Promote and sell the Bank's acquiring solutions (POS terminals, QR, digital payment products, etc.).
- Apply a consultative sales approach to understand merchant needs and align solutions with business objectives.
- Maximize merchant portfolio performance through structured engagement and performance tracking.
- Develop partnerships and marketing campaigns to increase revenue and brand visibility.
- Prepare proposals, deliver impactful presentations, and negotiate contractual agreements.
- Collaborate with branches and internal teams to drive merchants onboarding and activation.
- Maintain accurate merchant databases and POS verification tables.
- Ensure proper allocation, monitoring, and recovery of POS devices.

Retention & Relationship Management

- Manage and respond to merchant and channel-related queries.
- Strengthen merchant relationships by expanding penetration of traditional and digital banking products.
- Identify cross-selling opportunities in collaboration with Relationship Managers.
- Activate inactive merchants and enhance profitability of active accounts.
- Organize partnership campaigns for brand awareness and business growth.
- Develop deep understanding of merchant business models and provide strategic insights.

Reporting & Market Intelligence

- Prepare daily, weekly, monthly, quarterly, and annual performance reports.
- Develop weekly NTB (New-To-Bank) tracking reports aligned with business objectives.
- Track uptime, transaction volumes, and portfolio profitability metrics.
- Provide competitor intelligence on products, pricing, and market positioning.
- Recommend strategies for performance improvement and revenue growth.

Qualifications & Experience

- Bachelor's degree in information technology, Computer Science, Banking, Finance, or related field.
- Minimum 3 years' experience in banking operations, digital banking, card systems, merchant acquiring, or alternative channels.
- Knowledge of ATM, POS, mobile banking platforms, and card management systems.
- Experience working with payment switches and service providers is an added advantage.

6. Skills & Competencies

- Strong sales & negotiation skills
- Strong reconciliation and attention to detail skills, good understanding of electronic banking operations and payment systems.

How to Apply

Interested candidates are advised to apply for the stated position and send their email hr@uchumibank.co.tz indicating about the email and the name of the position on or **before 28th February 2026**.

The applicants should attach their Motivational letter, CV which should contain the applicant's mobile number, email address, career background, and three referees. The applicants are also required to attach certified copies of their academic certificates.

Only short-listed applicants will be contacted