



1. Manager, Senior, Relationship, Commercial

Job Overview

Business Segment: Business & Commercial Banking

Location: TZ, Dar es Salam, Dar es Salaam, Kinondoni Road

Job Type: Full-time

Job Ref ID: 80443691A-0002

Date Posted: 8/22/2025

Job Description

To grow and retain a portfolio of high value Business Segment relationships by performing a proactive, mobile, value adding financial partnership role.

Qualifications

Type of Qualification: First Degree

Field of Study: Business Commerce

Experience Required

Relationship Banking (Client Coverage)

Business & Commercial Banking

5-7 years

Experience in client facing role including sales, credit and relationship management.

Additional Information

Behavioural Competencies:

- Articulating Information
- Convincing People
- Developing Expertise
- Directing People
- Establishing Rapport
- Examining Information
- Exploring Possibilities
- Interacting with People
- Making Decisions
- Providing Insights

- Seizing Opportunities
- Showing Composure

Technical Competencies:

- Banking Process & Procedures
- Business Process Improvement
- Client Knowledge
- Client Retention
- Risk Awareness
- Risk Identification
- Risk Management

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2. Manager, Fraud Risk Management

Job Overview

Business Segment: Business & Commercial Banking

Location: TZ, Dar es Salam, Dar es Salaam, Kinondoni Road

Job Type: Full-time

Job Ref ID: 80443697A-0002

Date Posted: 8/21/2025

Job Description

To develop and drive customer fraud awareness campaigns which includes awareness on trending fraud modus operandi on relevant multiple communication platforms (i.e. SMS, Mobile Banking, Email, Social Media etc.) to inform and empower customers to protect themselves, whilst preventing reputational and financial losses. To develop and deliver current and comprehensive fraud risk training programmes and master classes.

Qualifications

Type of Qualification: First Degree

Field of Study: Business Commerce

Type of Qualification: First Degree

Field of Study: Communication

Experience Required

3-4 years

Experience in translating risk language and concepts into easily understandable business language.

Experience in preparing focused call to action communication. Experience in applying sound marketing and communications principles across multiple levels in an organisation

Additional Information

Behavioural Competencies:

- Adopting Practical Approaches
- Articulating Information
- Embracing Change
- Establishing Rapport
- Exploring Possibilities
- Generating Ideas
- Interacting with People
- Interpreting Data
- Producing Output
- Taking Action
- Team Working
- Upholding Standards

Technical Competencies:

- Developing an Effective Media Mix
- Internal Communication Channels
- Risk Awareness
- Training Provision
- Verbal Communication
- Write Effective Communications

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3. Analyst, Client

Job Overview

Business Segment: Business & Commercial Banking

Location: TZ, Arusha Region, Arusha, Sokoine Road

Job Type: Full-time

Job Ref ID: 80443698A-0002

Date Posted: 8/21/2025

Job Description

To evaluate counter-party credit risks associated with Business Banking lending at the client interface, with the primary objective to contain credit risk within acceptable parameters.

STRATEGIC FOCUS

- Provision of direct (specialist/ professional) credit evaluation services at the customer interface.
- Identifies credit and risk management requirements at the source of the deal negotiation/ business proposal.
- Conducts credit evaluation interviews during deal negotiation to obtain sufficient and appropriate information to evaluate business risk and deal viability, from a credit risk perspective.
- Declines non-viable deals at source, however, works in partnership with Manager, Origination, Relationship Managers and Head Commercial to identify alternatives that could bring deals/ proposals within risk and client acceptable parameters relative to profitability.
- Develop high quality credit solutions and recommends appropriate facilities in line with risk evaluation with the view of obtaining fast credit approval from Credit teams.
- Presents and defends own judgement to clients in a manner which does not negatively affect the business relationship.

BUSINESS ACUMEN AND MARKET UNDERSTANDING

- Together with origination manager and Sponsoring RM will prepare a credit facility proposal to be presented to Client Service Team/Business Development and Credit Committee to seek for support.
- Preparation of acceptable Applications for Facility (AFF) for Credit Decision.
- Identifies, quantifies, and evaluates sources of risk in relation to profitability of business proposal and financial viability and interrogates information obtained to gain a thorough understanding of business parameters which create profit/ value as well as to mitigate all associated risks.
- Utilises industry risk analysis available to identify and understand contextual threats to existing and potential clients.
- Evaluates whether proposals meet sound business criteria and counter-party credit risk falls within acceptable client selection and risk parameters, and recommends appropriate business credit facilities, including covenants and terms or conditions of facilities.
- Prepares credit applications by providing sound financial and business justification for deals/ proposals within acceptable client and risk acceptance parameters relative to the profitability.
- Work in partnership with RMs on new and existing credit applications, providing guidance on credit appetite and consulting with other product partners.
- Liaise directly with the Head of Credit (HOC) and respective sanctioning credit evaluation manager (CEM) for all credits that are outside Risk management discretion.
- Attend customer meetings with the Relationship manager if credit related issues are to be discussed/need to be resolved.
- Proactively contribute to embedding agreed change management initiatives in support of process and quality improvements, cost reduction.
- Review and co-ordinate approved sanction letter and execution of documentation and drawdown of facilities.

Qualifications

Experience Required

- **Education**
 - Bachelor of Commerce or similar qualifications

- Other relevant qualifications including ACCA/CPA is considered a bonus
- **Experience**
 - At least 3 years' experience in Banking and/or Financial Services, 2 years being in Credit.

Additional Information

Behavioural Competencies:

- Influencing skills
- High levels of accuracy
- Attention to detail
- Sound judgement
- Excellent communication skills
- Advanced negotiation skills
- Team Working

Technical Competencies:

- Credit knowledge
- Financial Analysis

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4. Manager, Relationship, BCB

Job Overview

Business Segment: Business & Commercial Banking

Location: TZ, Dar es Salam, Dar es Salaam, Kinondoni Road

Job Type: Full-time

Job Ref ID: 80443695A-0002

Date Posted: 8/21/2025

Job Description

To grow and retain client relationships as per allocated segment/sector portfolio (e.g., Commercial Banking, Agribusiness, Public Sector; and Africa China Banking). To execute on the segment/sector offering, related toolbox(es), initiatives and activities aimed at optimising both client experience and profitability for the bank.

Qualifications

Type of Qualification: First Degree

Field of Study: Business Commerce

Type of Qualification: First Degree

Field of Study: Finance and Accounting

Experience Required Relationship Banking

Business & Commercial Banking

5-7 years

Relationship management experience as a Business Banker or Relationship Manager. Experience in dealing with customers at all levels. Significant product knowledge including specialised products and financial structures. Experience in budgeting, forecasting, cost control and client financial analysis. Experience in preparing and motivating Credit applications is essential.

Additional Information

Behavioural Competencies:

- Developing Strategies
- Directing People
- Embracing Change
- Empowering Individuals
- Establishing Rapport
- Making Decisions
- Providing Insights
- Pursuing Goals
- Showing Composure
- Taking Action
- Understanding People
- Valuing Individuals

Technical Competencies:

- Economic Capital Management
- Financial Acumen
- Process Governance
- Risk Identification
- Risk Reporting
- Risk Response Strategy
- Risk/ Reward Thinking

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5. Manager, Coverage

Job Overview

Business Segment: Business & Commercial Banking

Location: TZ, Dar es Salam, Dar es Salaam, Kinondoni Road

Job Type: Full-time

Job Ref ID: 80443694A-0002

Date Posted: 8/21/2025

Job Description

To grow and retain client relationships as per allocated segment/sector portfolio (e.g., Commercial Banking, Agribusiness, Public Sector; and Africa China Banking). To execute on the segment/sector offering, related toolbox(es), initiatives and activities aimed at optimising both client experience and profitability for the bank.

Qualifications

Type of Qualification: First Degree

Field of Study: Business Commerce

Type of Qualification: First Degree

Field of Study: Finance and Accounting

Experience Required

Relationship Banking (Client Coverage)

Business & Commercial Banking

5-7 years

Relationship management experience as a Business Banker or Relationship Manager. Experience in dealing with customers at all levels. Significant product knowledge including specialised products and financial structures. Experience in budgeting, forecasting, cost control and client financial analysis. Experience in preparing and motivating Credit applications is essential.

Additional Information

Behavioural Competencies:

- Developing Strategies
- Directing People
- Embracing Change
- Empowering Individuals
- Establishing Rapport
- Making Decisions
- Providing Insights
- Pursuing Goals
- Showing Composure
- Taking Action
- Understanding People
- Valuing Individuals

Technical Competencies:

- Economic Capital Management

- Financial Acumen
- Process Governance
- Risk Identification
- Risk Reporting
- Risk Response Strategy
- Risk/ Reward Thinking

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6. Officer, Trade Finance

Job Overview

Business Segment: Business & Commercial Banking

Location: TZ, Dar es Salam, Dar es Salaam, Kinondoni Road

Job Type: Full-time

Job Ref ID: 80443699A-0002

Date Posted: 8/21/2025

Job Description

- The incumbent will support the trade sales team in the sales and management of trade products (LCs, IBCs EBCs, Guarantees etc.) for the Business & Commercial Banking Team.
- Act as a point of contact for the trade finance clients and the trade services team
- Takes charge of client requests include bookings, disbursements, and recoveries for Trade Finance products.

Qualifications

- Degree in Business Commerce, Finance and Accounting, Banking
- 3 - 5 years basic experience across the bank, relationship management and / or trade sales experience.

Additional Information

Behavioural Competencies:

- Articulating Information
- Challenging Ideas
- Checking Things
- Documenting Facts
- Establishing Rapport
- Examining Information
- Following Procedures

- Generating Ideas
- Interpreting Data
- Interpersonal and communication
- Managing Tasks
- Producing Output
- Team Working

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7. Manager, Relationship, Public Sector

Job Overview

Business Segment: Business & Commercial Banking

Location: TZ, Dar es Salam, Dar es Salaam, Kinondoni Road

Job Type: Full-time

Job Ref ID: 80443692A-0002

Date Posted: 8/21/2025

Job Description

To grow and retain client relationships as per allocated segment/sector portfolio (Public Sector). To execute on the segment/sector offering, related toolbox(es), initiatives and activities aimed at optimising both client experience and profitability for the bank.

Qualifications

Type of Qualification: First Degree

Field of Study: Business Commerce

Type of Qualification: First Degree

Field of Study: Finance and Accounting

Experience Required

Relationship Banking

Business & Commercial Banking

5-7 years

Relationship management experience as a Business Banker or Relationship Manager. Experience in dealing with customers at all levels. Significant product knowledge including specialised products and financial structures. Experience in budgeting, forecasting, cost control and client financial analysis.

Experience in preparing and motivating Credit applications is essential.

Additional Information

Behavioural Competencies:

- Developing Strategies
- Directing People

- Embracing Change
- Empowering Individuals
- Establishing Rapport
- Making Decisions
- Providing Insights
- Pursuing Goals
- Showing Composure
- Taking Action
- Understanding People
- Valuing Individuals

Technical Competencies:

- Economic Capital Management
- Financial Acumen
- Process Governance
- Risk Identification
- Risk Reporting
- Risk Response Strategy
- Risk/ Reward Thinking

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