

# VACANCY NOTICE

Pearl Bank is a Commercial Bank whose purpose is fostering prosperity for Ugandans. Our high impact goals are; driving sustainable financial inclusion and stimulating entrepreneurship and service. The Bank is growing and giving opportunity for its competent and achievement driven employees as well as the public to fill up the role below that has fallen vacant.

## INTERNAL ADVERT

### POSITION DESCRIPTION

**JOB TITLE: RISK OFFICER-OPERATIONAL RISK & FINANCIAL CRIMES**

**REPORTS TO: MANAGER OPERATIONAL RISK & FINANCIAL CRIME**

#### JOB PURPOSE

- The Jobholder is responsible for maintenance and execution of a compliant and effective risk-proportionate financial crime framework.
- Support the delivery of the financial crime policy, process and procedure, governance, operational risk, training, and business advisory and will be responsible for conducting Investigations into the frauds and Investigations into escalated complaints (internal and external).

#### KEY RESPONSIBILITIES /KEY DELIVERABLES

- Proactively contributing to all applicable Governance and Oversight opportunities providing clear and insightful financial crime guidance, including escalating any risk and control weaknesses.
- Conducting the staff accountability studies in respect to misappropriated assets (cash and physical assets), the process gaps, connivance of the staff, reasons for slippage of credit facilities to non-performing asset etc. and bringing it to the knowledge of Management through the Manager Operational Risk & Financial Crimes and the CRO.
- Driving the provision of tailored financial crime advice within Pearl Bank and providing strategic steer to inform and challenge the business direction.
- Support Pearl Bank in managing Financial Crime risks effectively through setting clear standards of compliant business practice.
- Reviewing and challenging the businesses financial crime risk assessments across the control environment and risk profile.
- Supporting within Business Oversight Compliance, creating an environment in which staff are empowered, supported, challenged and responsible.
- Contributing to and engaging with the wider Operational Risk and Financial Crime Unit to achieve consistency and the sharing of knowledge.
- Working very closely with other Compliance, Risk, Legal and Security colleagues to deliver a coordinated approach.
- Review modified or new systems to ensure any internal control deficiencies that might occur are corrected at a time when it's practical to make the necessary changes to avert financial crime/fraud.
- Preparation of the regulatory & statutory returns relating to frauds / attempted frauds and submitting the same to management
- Guiding & advising management in initiating criminal action.
- Conduct special tasks, including coordination of fraud investigation.
- Ensure effective execution of investigations, maintain, and develop professional Financial Crimes Officers.
- Reporting to Management & Board Committees on the frauds / complaints / investigations conducted etc. through the Manager Operational Risk and Financial Crimes and the CRO.
- Implementation of the directives of the Management and Board Committees.
- Supporting the top management in decision making process.
- Performing bank-wide fraud risk management training and socialization of fraud incidents and lessons learned.

#### FINANCIAL RESPONSIBILITIES

- Severally responsible for the Financial Crimes investigations Budget.
- Responsible for avoiding any regulatory fines relating to Audit.

#### BUSINESS BEHAVIOURS

- **Passion:** Committed to excellence, delivering outstanding results and making a positive impact on our customers and stakeholders.
- **Teamwork:** Collaborates, mutual respect, and diverse perspectives, to achieve shared success and deliver greater value to the Bank.
- **Integrity:** Uphold honesty, transparency, and accountability, ensuring ethical practices in every action.
- **Innovation:** Embrace creativity and forward-thinking, continually seek new solutions to enhance customer experience and drive business growth.

#### QUALIFICATIONS, EXPERIENCE AND COMPETENCIES REQUIRED

- Relevant undergraduate degree (BBA, BCOM, Business related degree, Bachelor of Laws, IT/Computer Science Degree)
- **Part of full Professional qualification e.g., ACCA, CPA, CFE, CISA is an added advantage.**
- Relevant practical training in Investigations, Audit, Risk, Compliance, Operations or Technology in the financial services sector is desirable.
- A minimum of 2 years' experience in Fraud Management, Governance, Risk management, Compliance, Internal Audit, Internal controls or technology or Banking Operations.
- Professional competence and capacity to collect and understand information, to examine and evaluate evidence and to communicate with the stakeholders.
- A broad practical knowledge of investigation processes and management and the foresight to see how the intricate day-to-day activities link with and support the achievement of the mission and vision of the bank.
- Good understanding of regulations that govern the Uganda banking industry.
- Ability to integrate industry trends and vulnerabilities to identify future opportunities and risks.
- Knowledge of forensic audit or examination and forensic accounting are an added advantage.
- **Knowledge of Business Technology Operations or Alternate channels such as Mobile Banking, Internet Banking and Wendi are an added advantage.**
- Interpersonal skills to help negotiate priorities and resolve conflict.
- Independence of mind with ability to defend position on significant issues.

#### THE FOLLOWING DOCUMENTS SHOULD ACCOMPANY THE APPLICATION

- Cover letter, Detailed CV, and Copies of academic documents all as one file.

#### MODE OF APPLICATION

- Online applications addressed to **Chief People & Strategy Officer**, Pearl Bank Uganda.
- Send application to **hr@pearlbank.com** with job title as subject.
- Closing Date: **Friday 9<sup>th</sup> January 2026 at 5:00pm.**
- Only shortlisted candidates will be contacted.

**Pearl Bank Uganda Ltd is an equal opportunity employer.**