



FIRST HOUSING FINANCE (TANZANIA) LIMITED commenced its operations in October 2017 as a fully-fledged financial institution specializing on the provision of residential mortgages. The company was licensed by Bank of Tanzania in July 2017 to commence housing finance business under the provisions of The Banking and Financial Institutions Act, 2006 (Cap. 342. R.E. 2002).

**1. Job Title : Direct Sales Agencies (3 positions)**

Reporting to : Business Manager

Location : Dar Es Salaam

**Job Description**

We are seeking to recruit competent direct sales officers who have hands-on skills in marketing and selling mortgage products and services to support growth of our mortgage portfolio, if you are enthusiastic about sales and you are excellent at prospecting customers, good communication skills, social selling and excellent negotiation skills and presentation skills, feel free to apply on this challenging posts for further growing and sharpening your career.

**Duties & Responsibilities**

- Promotes and sells various mortgage products offered by the company, aiming to attract low cost mortgages from diverse customer segments.
- Prospects for new customers through existing leads, referrals, calling etc. and maximizing lead generation.

- Ensures timely follow through and healthy closure rate of leads.
- Achieves ascribed monthly sales target.
- Informs customers of new products or product enhancements to further expand the banking relationship and enhance customer value.
- Establishes and maintains effective relationships with customers, and maintains high level of customer service.
- Advises customers on available bank products and services based on understanding of customers' financial needs and recommends appropriate solutions.
- Cross-sells secured assets offered.
- Adheres to expected level of due-diligence, internal policies and KYC norms and AML policy norms.

### **Qualifications and Competencies**

- Education-At least Diploma in Marketing, Banking and Finance, Economics or related field
- Business and Sales Acumen
- Negotiation Skills
- Organizing and Planning
- Good communication and Presentation skills
- Emotional awareness
- Relationship Building and Management

## **2. Job Title**

**Relationship Officers (2 Positions)**

Reporting to : Business Manager

Location : Dar Es Salaam

We are looking to hire competent and skilled Relationship Officers to join our team. If you're confident that you possess strong problem solving skills, excellent communicator, good at sales and marketing, good rapport with customers and a strategic thinker along with analytical mind, First Housing Finance is a great place for you to grow your career.

As Relationship Officer you shall be responsible with overall facilitation of company mortgage business growth and increase in sales volumes by developing and implementing comprehensive marketing and sales plans that promote company's brand awareness, brand recognition and brand loyalty for our company's gaining a competitive advantage in the mortgage market

### **Duties & Responsibilities**

- Plan for sales activities on a Daily and weekly basis making visits to targeted customers & prospects in line with FHF sales practices and guidelines and ensures sales leads optimization;
- Market the Home Loans products to increase the Loan book in line with the Company budgeted weekly and monthly targets;
- Identify & acquire home loan pipeline applicants in line with Company's policies;
- Marketing FHF social media accounts and ensure are updated on daily basis;
- Ensuring graphic designed artworks are well used in different events as per marketing calendar;
- Prepare a weekly report based on the sales activities, analyzing with Business Manager the achievements, variances and planning for corrective actions in case of variances

- Building relationships with existing customers in order to pro-actively anticipate and address future customer needs and identify sales opportunities Undertake in-branch marketing, special campaigns, and promotions
- Develop builder corporate network to source best in class customer profiles, business leads and engagements;
- Communicate effectively with clients to understand specific needs and help the credit team to structure the mortgages to the best possible offer in line with cash flows.
- Understand Company's various policies and more importantly the AML Policy, KYC policy and mortgage policy as well as regulators various laws, regulation and guidelines;
- Liaising and networking in the industry to seek reference checks for clients as well as understanding the industry & economic dynamics;
- Ensuring adherence to company sourcing, credit & operational policies
- Manage credit quality and control delinquencies, frauds;
- Ensuring and monitoring that external regulations of lending as and when updated by various institutions are not violated;
- Well versed with property (land/ house/ apartment) related legal & technical requirements
- Own and manage customer queries and complaints by taking ownership and resolving in a timely manner
- Updated with all relevant real estate developments and all mortgage chain value;

- Manage the process required for delivering reasonable turnaround time;
- Provide superior customer experience through courteous handling and effective service.
- Deliver world class customer relationship management practices and ensure adherence to First Housing Finance Service standards and code of conducts
- Monitor and follow up your mortgage portfolio to identify deteriorating credit situations, take appropriate action to address the problem mortgages.
- Any other duties and responsibilities as you may be assigned by your supervisors.

#### **QUALIFICATIONS & COMPETENCIES:**

- University degree or advanced diploma in Business Administration, Banking, Finance or related field.
- At least 5 years' practical experience in a Financial industry especially on credit functions or Mortgage financing.
- Communication and influencing skills, involving staff at all levels of seniority
- Facilitation skills
- Analytical and problem solving skills
- Service excellence
- Good time management and organizational skills
- Team player

**Applications:**

Qualified candidates to Send CV and application letter to:  
[info@firsthousing.co.tz](mailto:info@firsthousing.co.tz)

Deadline: 03<sup>rd</sup> November 2023