



Director, Risk & Compliance

Background

DCB Commercial Bank PLC is a fully-fledged retail and commercial bank in Tanzania. The bank offers banking services to Individuals, Microfinance, Small to Medium sized Businesses (MSME), as well as large corporate clients. DCB Bank has a wide branch network of over 9 branches, over 700 DCB Wakala Agents, and over 280 Umoja switch ATMs serving over 3 million customers across the country.

We are currently seeking qualified candidate to fill the role of **Director, Risk & Compliance**. The successful candidate will be responsible for ensuring that the bank is in compliance with the Banks and Financial Institutions Regulations; Bank and Financial Institutions Act and minimizing operational and financial risks.

Responsibilities:

- Developing, reviewing and overseeing implementation of the bank's risk management framework including but not limited to policies, procedures, guidelines and manuals
- Monitoring market, economic and financial trends and advising management on how to minimize impact and/or risk exposure
- Designing a mechanism to identify, receive alerts, monitor risks and develop mitigation plans aligned with the bank's risk strategy
- Enhancing internal controls based on changes in the strategy, organisation structure, risk mapping, operational procedures, regulations and guidelines
- Reviewing risk management reports to ensure that limit excesses, exception and non-compliances are promptly addressed
- Coordinating development and review of policies and manuals periodically to ensure they adequately are compliant with prevailing regulations and address the bank's exposure to the risks
- Periodically reviewing and report on the bank's level of compliance at department/staff level and reporting the same to the Managing Director
- Enforcing and monitoring compliance with internal and external operating procedures, processes, guidelines and manuals
- Overseeing investigating of fraud/misconduct, recommending appropriate actions, and overseeing execution of remedial actions
- Analysing risks associated with new products, processes and systems to determine the bank's ability to manage those risks before rollout and provide guidance how to minimize exposure
- Convening monthly management meetings and produce period reports to the board on quarterly basis
- Serving as the Report Officer to the Financial Intelligence Unit
- Delivering risk awareness and protection education to staff and customers

Qualifications and Experience

- Bachelors' degree from a recognized institution
- 5 years' of senior managerial experience in risk management and compliance in a financial institution
- In-depth knowledge of banking industry, related policies, procedures and regulatory requirements
- Strong presentation and reporting
- Proven experience in effectively engaging varied types of stakeholders

If you believe you are the right candidate for this position, kindly submit your application with a detailed CV, photocopies of academic certificate, and names of three referees with their contacts, quoting reference number **DCB/RC/DRC-02/2025** on the subject of the email. To be considered, **your application MUST be submitted through recruitment@dcb.co.tz** not later than **14th March 2025**. Hard copy applications will not be accepted.



Fraud and Investigation Officer

Background

DCB Commercial Bank Plc is a fully-fledged retail and commercial bank in Tanzania. The bank offers banking services to Individuals, Microfinance, Small to Medium sized Businesses (MSME), as well as large corporate clients. DCB Bank has a wide branch network of over 8 branches, over 1000 DCB Wakala Agents, and over 280 Umoja switch ATMs serving over 3 million customers across the country.

We are looking for qualified candidates to fill the position of **Fraud and Investigation Officer**. The successful candidate will be responsible for investigating, recommending appropriate actions, and overseeing execution of remedial activities.

Responsibilities:

- Carrying out fraud and misconduct investigations within the bank.
- Document all investigative processes and to submit report after investigation.
- Recommending actions in fraud cases.
- Advising the superiors on matters relating to fraud.
- Ensuring that culprits of fraud are reported to the respective law enforcement agencies.
- Gathering evidence on fraud and file cases with the Public Prosecutors and ensure that culprits are prosecuted.
- Coordinating prosecution of criminal cases.
- Making follow-ups to the bank on all operations which have fraudulently elements and report to the bank management and relevant law enforcement authority.
- Preparing a record of all fraud cases under the court of law or the police.
- Preparing reports on fraud caseloads and dispositions.
- Evaluate fraud risk both internal and external and identify the potential fraudsters.
- Deliver fraud prevention education to staff and customers.

Qualifications and Experience

- Bachelor's degree in law from a recognized institution
- At least 8 years' experience in fraud investigation, 3 of which should be in corporate environment. Relevant experience in the banking industry is an added advantage
- Excellent analytical, communication and interpersonal skills
- Meticulous, with ability to work independently and make decisions under pressure

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