

## JOB PROFILE

<b>Position Title:</b>	Senior Manager, Card Business
<b>Available position/s:</b>	1
<b>Division:</b>	Retail Banking
<b>Department:</b>	Channels & Partnerships
<b>Location:</b>	Head Office
<b>Job Reference No:</b>	NBK/RET/02/2026

### Position Scope:

The role holder shall be responsible for development, growth and profitability of the Bank's Card Business portfolio by driving product innovation, market penetration, partnerships, operational excellence and customer experience while ensuring regulatory compliance and risk management.

### Key Responsibilities:

- Provide strategic leadership, commercial growth, operational excellence, and risk governance for the bank's card business across debit, credit, prepaid, virtual, and co-branded card products.
- Drive joint business plans with schemes and strategic partners (fintechs, e-commerce platforms, merchants).
- Design and manage the roll out activities of new card products, including product positioning, advertising and promotions activities.
- Build and manage partnerships with payment schemes, fintech's, merchants and processors.
- Develop customer lifecycle journeys for onboarding, activation, usage, rewards, loyalty, and retention.
- Design and implement, lean, efficient and effective card processes that translate into excellent customer service and cost management.
- Deliver competitive differentiation through new products, segment-based propositions, and customer experience innovation
- Develop and execute a comprehensive set of portfolio tools to achieve targets on spend, activation, cross sell & attrition to grow & retain profitable customers.
- Formulate and manage the administration of fee structure and cost management initiatives that maximize revenue generation and minimize cost and revenue leakage.
- Ensure strict adherence to Operational Risk Policies & external compliance requirements to minimize risk of financial and reputational loss from non-compliance to internal and external regulations.
- Develop and service strategic relationships with Merchants and tactical partners to build a unique product proposition based on the requirements of each card type.

**Education/Professional Qualifications, Skills & Experience:**

- Bachelor's degree in a Business-related field from a recognized University.
- Master's degree in a Business-related field from a recognized University is an added advantage.
- Eight (8) years' work experience with at least five (5) years in handling Card Business and product development functions of a commercial bank at a managerial level.
- Strong strategic and commercial acumen
- Demonstrated Leadership capacity and ability to operate at Senior Management Level
- Product development and innovation skills
- Strong analytical & financial management skills
- Excellent stakeholder engagement and negotiations skills
- Customer Centric and digitally driven mindset.
- Sound knowledge of Banking statutory requirements
- Ability to think creatively and develop innovative solutions
- Integrity and courage to challenge the actions within the division and the status quo
- Superior levels of judgment to assess the impact of strategic activities on business performance.

**How to Apply:**

- Send your CV and application letter showing how you meet the role requirement stated above to: [Recruitment@nationalbank.co.ke](mailto:Recruitment@nationalbank.co.ke) by **Tuesday, 10<sup>th</sup> February 2026**
- Indicate Name of Job on email subject.
- Please note that applications received after the deadline will not be considered.
- Only shortlisted candidates will be contacted for the next stage/s of the process.