

Vacancy

2x Home Loan Consultants



Join Our Dynamic Team

The Home Loan Consultant is responsible for driving the origination and administration of home loan applications under the Pension-Backed Home Loan Scheme (PBHL). The role involves engaging clients, assessing affordability, guiding applicants through the loan process, and ensuring accurate documentation and compliance with scheme rules, credit policies, and service standards.

Key Responsibilities

- Source, originate, and process home loan applications.
- Conduct affordability assessments and guide clients on loan eligibility, documentation, and property requirements.
- Ensure all loan applications meet credit policy, scheme rules, and compliance standards before submission for approval.
- Maintain accurate records and manage the end-to-end client experience from application to final disbursement.
- Support post-disbursement monitoring, including follow-ups on construction progress and settlement matters.
- Provide excellent customer service, ensuring timely communication and resolution of client queries.
- Contribute to marketing, roadshows, and awareness campaigns aimed at expanding PBHL uptake across regions.

Job Requirements

- A bachelor's degree in Finance, Banking, Marketing, Business Administration, or a related field is preferred, or a Grade 12 certificate (25 points) with strong experience is acceptable.
- Minimum 2 years' experience in home loan sales, credit administration, or mortgage processing.
- Fluency in various languages would be an added advantage.
- Valid driver's licence is an advantage.

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Key Skills & Competencies

- Excellent verbal and written communication, negotiation, and interpersonal.
- Strong analytical skills.
- Computer literacy, particularly in MS Office applications.
- High self-confidence, attention to detail, accuracy, problem-solving abilities, and a customer-first mindset are key.
- Capable of managing multiple client files, deadlines, and administrative tasks efficiently.
- Demonstrates professionalism, ethical conduct, and a proactive mindset, focused on achieving sales and service targets.

A comprehensive and fair remuneration is offered, aligned to skills and qualifications. Interested candidates should forward their resumes, accompanied by Certified Copies of ID, Educational Qualifications, including three contactable references, in strict confidence to:

Email: hr@firstcapitalnam.com

Closing date for applications: 6 November 2025

First Capital Treasury Solutions is an equal opportunity employer and encourages previously disadvantaged people and those with disabilities to apply.

The advert has minimum requirements listed. Management reserves the right to use additional/relevant information as criteria for shortlisting. Applicants who do not receive any response within three weeks after the closing date must accept that their applications were not considered favourable. FCTS regrets that it cannot return documents.

No late applications will be accepted.

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