



Consolidated Bank of Kenya Ltd is Kenya's SME bank of choice that provides flexible financial solutions that support our customers in achieving success. The Bank is well positioned, with presence in majority of the country's business hubs to continually offer pleasant and convenient services. We seek to recruit a high caliber, results oriented and self-driven individual to fill the position of **Legal Officer**

LEGAL OFFICER

Job Purpose

Reporting to the Debt Recovery Manager, the Legal Officer will be responsible for providing prompt, commercially sound legal support to the Debt Recovery Unit to facilitate enforcement of securities, management of litigation, and structuring of settlements. The role is key in driving reduction of Portfolio At Risk (PAR) of more than 90 days and (Non Performing Loans) NPLs while safeguarding the Bank's legal interests. The Legal Officer will work in close day-to-day collaboration with the Manager, Debt Recovery on operational recovery strategies and with the Head of Legal / Company Secretary on legal risk, policy alignment and complex or precedent-setting matters.

Key Responsibilities

- Conduct legal due diligence on all non performing(NPL) loans accounts with more than 90 days within 7 days into the NPL category and share findings with the Manager, Debt Recovery.
- Review and confirm perfection of all securities including charge debentures, guarantees, Hire Purchase Agreements and insurance for the NPL portfolio and escalate any defects immediately to the Manager, Debt Recovery and the Head of Legal.
- Prepare and issue statutory notices and demand letters as per the Land Act, Auctioneers Act and Hire Purchase Act and any other applicable legislation, ensuring all notices are reviewed and approved in line with the dual reporting structure.
- Advise Recovery Officers on the most effective legal strategy for each account documenting the recommended strategy and obtaining technical sign-off from the Head of Legal on high-value or complex files.
- Brief, instruct and manage external Advocates on filing of suits, summary judgments, foreclosure and insolvency matters ensuring instructions are consistent with both recovery targets set by the Manager, Debt Recovery and legal risk parameters set by the Head of Legal.
- Attend court sessions and ensure follow up on rulings, decrees and execution promptly update both the Manager, Debt Recovery and the Head of Legal on material developments.
- Maintain and update the litigation register with status, next court date, and estimated recovery; make the register available to both reporting lines on a real-time or weekly basis as required.
- Prepare weekly and monthly legal reports for management and Board Committees.
- Ensure timely processing of discharge of securities and CRB listings in line with the law.
- Review and update legal templates and operation procedures for the Debt Recovery Unit in consultation with the Manager, Debt Recovery and with formal approval of the Head of Legal.

- Provide legal opinions on high-value or precedent-setting matters in consultation with Head of Legal.
- Ensure the timely processing of Debt Recovery legal fees
- Collaborate continuously with the Manager, Debt Recovery on prioritization of recovery actions and with the Head of Legal on interpretation of new legislation, CBK directives and internal legal policies.
- Identify emerging legal risks in the NPL portfolio (including Data Protection Act compliance, unfair debt-collection practices and insolvency-related issues) and escalate them promptly to both the Manager, Debt Recovery and the Head of Legal.
- Support knowledge-sharing and capacity-building within the Debt Recovery Unit by conducting periodic briefings on relevant legal developments, under the technical guidance

Qualifications and Competencies

- Be a holder of a Bachelor of Laws degree from a recognized University.
- Should have Post Graduate Diploma in Law from the Kenya School of Law.
- Be admitted as an Advocate of the High Court of Kenya with a valid practicing certificate.
- Should be a member of the Law Society of Kenya in good standing.
- Possession of Certified Public Secretary (CPS-K) qualification will be added advantage.
- Should have a minimum of three years' post-admission experience in banking law, debt recovery, commercial litigation or conveyancing.
- Should have excellent knowledge of Banking Act, Land Act, Land Registration Act, Auctioneers Act, Hire Purchase Act and Insolvency Act.
- Should have thorough understanding of Central Bank of Kenya (CBK) Prudential Guidelines on Asset Classification and Provisioning.
- Should have working knowledge of the Data Protection Act, 2019 and its application to debt recovery and customer data handling.
- Should have experience in managing external counsel relationships and controlling legal costs.

Method of Application

Please note that applications with the position applied for clearly indicated on top of the envelope together with a detailed Curriculum vitae and copies of academic and professional certificates, should be **HAND DELIVERED** or sent through **COURIER/POST OFFICE** to the Bank's Head Office located at Consolidated Bank House, Koinange Street, 6th Floor on or before **Friday, 21st August 2026** at 5.00 pm and addressed to:

**The Head of Human Resources
Consolidated Bank of Kenya Limited
P.O. Box 51133 - 00200
NAIROBI**

Consolidated Bank of Kenya Limited is an equal opportunity employer.

Women and Persons with disabilities are encouraged to apply