



**CARITAS MICROFINANCE BANK LIMITED
JOB ADVERTISEMENTS
VACANCIES SEPTEMBER 2026**

Caritas Microfinance Bank is the fastest growing Micro Finance Bank in Kenya whose vision is to be the preferred household prosperity Bank. As part of our expansion strategy, we are seeking competent and qualified External Staff to fill the following positions:

LEGAL ASSOCIATE OFFICER

JOB PURPOSE

To provide timely and effective substantive professional legal support to the Bank across commercial, credit, contractual, regulatory, litigation and other operational matters, while assisting in identifying and managing legal risks and supporting compliance with applicable legal and regulatory requirements.

KEY RESPONSIBILITIES

- Draft, review and negotiate commercial and business agreements, amendments and related legal documentation.
- Review service arrangements, partnerships, procurement agreements, leases and other contracts as assigned.
- Identify contractual, legal and operational risks and recommend appropriate mitigation measures.
- Support legal due diligence and preparation of transaction and security documentation where assigned.
- Maintain accurate records of contracts and legal matters within the assigned portfolio.
- Conduct legal research and prepare legal opinions, advisory notes and legal memoranda.
- Provide day-to-day legal support to business and operational departments on assigned matters.
- Monitor relevant legal and regulatory developments and prepare updates or advice on their implications for the Bank.
- Escalate material, novel or high-risk legal issues.
- Provide legal support to the Credit and Debt Recovery Unit (DRU) on credit documentation, security, recovery and enforcement matters.
- Draft, review and support execution of loan and credit documentation, including facility letters, loan agreements, guarantees, undertakings, indemnities, charges, debentures, assignments and other security instruments.
- Conduct legal documentation checks on assigned credit files and identify missing, incomplete or defective legal documentation.
- Follow up on the registration, perfection, discharge and release of securities and maintain an updated security perfection tracker.
- Support loan takeovers, undertakings, waivers and other credit arrangements by preparing and reviewing the required legal documentation.
- Prepare, review and issue demand letters, statutory notices and other recovery correspondence as assigned.
- Support routine debt recovery and enforcement activities, including follow-up on statutory notices, redemption periods, auction processes, deposits, decrees, warrants and other enforcement milestones.
- Maintain accurate and up-to-date credit recovery, litigation and enforcement trackers.
- Monitor assigned recovery matters and promptly escalate material legal, documentation, security, procedural or enforcement risks.

- Support preparation of periodic reports on credit-related legal matters, recovery, litigation and enforcement.
- Provide legal support to Credit and DRU on routine queries relating to credit documentation, security, default and recovery.
- Ensure that credit and recovery legal records are properly maintained and readily available for audit, reporting and management review.
- Support in monitoring and managing litigation and disputes.
- Assist in preparing instructions and documentation for external advocates.
- Review pleadings, legal correspondence, opinions and other litigation-related documents as assigned.
- Attend courts, registries and other relevant forums where required and authorized.
- Monitor assigned litigation milestones and legal deadlines and promptly escalate any risk of delay or adverse development.
- Identify, document and escalate emerging legal and contractual risks.
- Support in business operational requests
- Support implementation of legal risk mitigation measures.
- Maintain accurate legal trackers, records and reports for assigned matters.
- Support improvement of legal templates, processes, systems and procedures.
- To perform any other duty as assigned in line with the Organizational goals and objectives.

QUALIFICATION AND EXPERIENCE REQUIREMENTS

- Holder of bachelor's degree in a business-related field.
- Bachelor's degree in law (LL. B) from a recognized university.
- Must have attained a minimum of a B (plain) and above in high school
- Attained a minimum of grade B (plain) in English Language
- Advocate of the High Court of Kenya with a valid Practicing Certificate.
- Preferably one to two years' post-admission experience, with exposure to an in-house legal environment.
- Experience or exposure in banking, financial services, lending, commercial law, contracts, litigation and/or debt recovery.
- Strong legal research, drafting, contract review and analytical skills.
- Ability to manage multiple matters and competing deadlines effectively.
- Sound judgment and ability to identify and appropriately escalate legal risks.
- Strong communication and stakeholder-management skills.
- Commercially minded and capable of providing practical, solution-oriented legal support.

Interested candidates who meet the criteria above are encouraged to attach their application letters and detailed CVs and submit application through <https://selfservice.caritas-mfb.co.ke/applicant/signin> Closing date for application will be **20th September 2026**. Only shortlisted candidates will be contacted. For more information, please visit <https://www.caritas-mfb.co.ke>.