

Job Title:	Internal Auditor	Reports to:	Internal Audit Manager
Unit:	Internal Audit	Department:	Internal Audit
Grade:	Senior Officer	Date:	
Job Holder:		Supervisor:	
Signature		Signature:	

Job Purpose Statement
<ul style="list-style-type: none"> To provide an innovative, responsive, and effective value adding Internal Audit Services to the bank by undertaking the evaluation of the effectiveness of enterprise risk Management, internal control systems and corporate governance. Contribute to the formulation, design and revision of the Bank's Audit strategy; plan, organize, direct, coordinate and control activities in line with the approved internal audit plan.
Key Responsibilities
<p>Financial</p> <ul style="list-style-type: none"> Investigation of all attempted frauds and conduct forensic reviews as requested by the HOD. Conduct follow-up reviews of financial, operational, or regulatory compliance deficiencies noted during audits. Conduct investigations of irregularities discovered by or brought to the auditor's attention. <p>Customer</p> <ul style="list-style-type: none"> To ensure objective and professional evaluation of the Bank's operations, compliance with CBK requirements and guidelines and assist the management in accomplishing their objectives. Perform quality audits and produce quality internal audit reports with practical and agreeable corrective actions and submit the reports to the Head of Audit. Follow up and escalate on all audit findings implementation as per the bank's escalation matrix. <p>Internal Business Process</p> <ul style="list-style-type: none"> Evaluate and analyze the effectiveness of complex procedures and internal controls within the assigned area, using appropriate audit skills, techniques, and judgment. To review the bank's processes, operational and financial information for assurance on the effectiveness of risk management, internal controls system and governance. Recommend changes in policies and/or procedures to increase the efficiency of operations and improve safeguards over the Bank's assets. Review bank practices and records for compliance with established internal policies and procedures including best practices. <p>Functional Responsibilities</p>

- Tracking and Monitoring audit issues raised through Internal Audit Assignments,
- Develop a high level of analytical skills and evaluate the effectiveness of procedures, segregation of duties, and internal controls within a corporate area or bank-wide projects.
- To ensure objective and professional evaluation of the Bank's operations, compliance with CBK requirements and guidelines, and assist the management in accomplishing their objectives.
- To perform any other duty as assigned in line with the organization's goals and objectives.

Our Values

Customers First

- We listen proactively to our customers to understand their needs and expectations.
- We integrate the voice of the customers in new product and service developments.
- We go the extra mile when serving our customers.
- We optimize our processes to deliver highest value and a seamless experience to our customers.
- We measure and benchmark customer engagement KPIs and integrate them in our leadership evaluation.

Lead The Market

- We strive to offer the best products and highest quality service.
- We aim to invest further to strengthen and enhance our market position.
- We provide an environment to our employees where everyone can give their absolute best.
- We train and equip our employees to be best prepared for a constantly evolving financial service market.
- We are a role model in implementing national initiatives and regulatory guidelines.

Agility

- We embrace a changing market environment and respond decisively and swiftly.
- We release new products and pilots quickly to test and optimize them in a real environment.
- We are open to try new things, but rigorous in evaluating its success and happy to accept mistakes.
- We collaborate proactively within cross-functional teams and limit vertical hierarchies to a minimum.

- We leverage technology to support, facilitate and automate our processes and time to market.

Integrity

- We hold ourselves accountable to a higher standard of responsibility.
- We are doing the right things, even if it is commercially less attractive.
- We communicate clearly what we can deliver and keep our word.
- We do things right and create solutions that work.
- We fully comply with all regulatory and compliance standards and apply zero tolerance to misconduct.

Job Specification

Academic

- Minimum of a bachelor's degree in accounting, Banking & Finance or related discipline an MBA, MSC or its equivalent will be an added advantage)

Professional Qualifications & Experience

- Professional qualifications e.g. CPA, ACCA, CIFA & CIMA
- Proficiency in Microsoft Office Suite and other Audit tools

Desired Work Experience

- At least 5 years' experience in Audit in a banking/related environment.
- Outstanding performance of duties and exceeding expectations in positions that require strong analytical, problem-solving, decision-making, team building, and leadership skills.
- Thorough knowledge of bank policies, procedures, and practices in the areas assigned; with sufficient knowledge of laws and regulations governing banks.
- Ability to identify, analyze, and solve complex issues quickly with logic and reasoning.
- Ability to work with little or no supervision on audit assignments, determining when to act independently and when to refer situations to superiors.
- Ability to work with and relate to superiors, subordinates & associates in a professional manner and to motivate and lead associates to willingly achieve desired results. This would include training other audit team members.
- Ability to effectively communicate complex issues to bank management, both orally and in writing, in an accurate well-organized, logical manner to effect action.
- Ability to travel as needed in line with the audit plan.

Reporting Relationships: jobs that report to this position directly and indirectly

Functional Reports	N/a
Administrative Reports	Nil

Stakeholders: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
Internal	All Staff
External	Nil

Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make (Indicate if it is Operational, Managerial or Strategic)
Operational

Ideal Job Competencies: Technical Competence	
1	Comprehensive understanding of Audit and Control in a Banking environment
2	Knowledge of general banking practices and regulations in the country
3	Strategic Planning and Management—Proven track record of planning and executing business and operational strategies.
4	Proficiency in Microsoft Office Suite as well as knowledge of Management reporting software with a view to qualitative reporting. Knowledge of International Accounting and Reporting Best Practices
5	Knowledge of CBK reporting requirements and repercussions for failure to comply.
6	Extensive knowledge of the Financial and Banking sector
7	Extensive Fraud and Operational risk knowledge

Ideal Job Competencies: Behavioral Competence	
1	Dynamic, analytical, and self-driven individual with the ability to work under pressure.
2	A passion for performance, team play, and achievement in a competitive and dynamic environment.
3	A hardworking, strategically minded individual with excellent organizational and planning skills
4	Strong leadership skills with demonstrated competencies in championing high-performance management.

5	Excellent planning, organization, problem-solving, and analytical skills
6	Independent Minded and Analytical with superior auditing & investigation Skills
7	Multi-disciplinary and multi-tasking disposition with a high retentive memory