

Vacancy

Legal Officer



Join Our Dynamic Team

The Legal Officer will provide legal and compliance support to the Pension-Backed Home Loan (PBHL) operations, ensuring that all transactions, documentation, and processes adhere to statutory, contractual, and regulatory requirements. The role focuses on drafting, reviewing, and managing loan, collateral, and contractor documentation, supporting risk mitigation, and ensuring that the PBHL scheme operates within the approved legal and governance framework.

Key Responsibilities

- Draft, review, and vet loan agreements, pledge and guarantee forms, contractor contracts, service-level agreements, and other PBHL-related legal documents.
- Ensure compliance with the scheme rules, internal policies, and relevant laws and NAMFISA regulations.
- Provide legal opinions and advisory support on property ownership, land tenure (PTOs, leaseholds, title deeds), and collateral enforceability.
- Manage and track all contractual obligations and renewals under the PBHL framework.
- Support the Legal and Compliance department in resolving disputes, arrears recovery, and enforcement actions where necessary.
- Ensure that risks are identified, documented, and mitigated in collaboration with the Compliance and Risk department.
- Provide periodic reports and updates to the Manager: Legal and Compliance on legal compliance, risks, and contractual matters.
- Ensure the safeguarding, custody, and security of all legal, loan, and client-related documents, maintaining proper filing, confidentiality, and archival systems in line with company policies and regulatory standards.
- Provide secretariat support to the Credit Committee, including preparing meeting packs, recording deliberations and decisions, and ensuring proper documentation and follow-up on committee resolutions.

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Job Requirements

- Bachelor of Laws (LLB) or BCom (Law) degree, or an equivalent legal qualification from a recognized institution; admission as a Legal Practitioner will be an added advantage.
- Possession of relevant professional certifications in Compliance, Contract Management or Drafting, Risk Management, Alternative Dispute Resolution (ADR), or Conveyancing will be an added advantage.
- Minimum 2 years working experience.

Key Skills & Competencies

- Knowledge of land tenure systems and pension-backed lending frameworks.
- High proficiency in legal drafting, research, and documentation management.
- Effective communicator with the ability to engage external and internal stakeholders.
- Strong capacity to interpret legislation, resolve disputes, and provide sound legal opinions.
- Demonstrates professionalism, ethical conduct, and a proactive mindset focused on compliance.

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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