	JOB DESCRIPTION	Position Code: Version: Date: June 2026

1. JOB DETAILS

Job title: Product Specialist Manager (RM)			
Internal Designation (* as outlined in the new grading structure	Manager I	**Grade Level** (* as outlined in the new grading structure)	5
Reports to (position):	Salman Qazi		
Division:	Commercial Banking		

2. JOB PURPOSE

Product and Consumer Duty Specialist role has to be appointed with around 3 - 5 years' experience. This role involves customer interaction and requires someone with practical experience in dealing with internal stakeholders, consumer duty requirements and enhancing bank products and offerings.

3. JOB DIMENSIONS

Number of staff supervised:	**Direct reports:**	Nil
	Total team size (including direct & indirect reports):	14
Financial dimensions:	**Income target:**	N/A
	Operating budget:	N/A
Other (e.g. number of branches, customer volumes):		N/A

4. KEY ACCOUNTABILITIES & RESPONSIBILITIES

Description
Regulatory Compliance: Ensure products, services, and processes align with FCA Consumer Duty standards, as well as other relevant regulations.
Consumer Duty: Timely gathering and delivery gather required information. Updating Consumer Duty Dashboard of Commercial Banking and related MI, ensuring that data is accurate and meaningful. Track and report on Consumer Duty related issues and actions, ensuring timely delivery of resolutions and agreed improvements

As appropriate assist or manage on Consumer Duty related projects or on the Consumer Duty angle as part of other more general products and well as new products or services or relevant changes to products or services. Ensure that changes are adequately reflected in the overall CD framework and MI, so that customer outcomes continue to be measured.
Policy and Framework Development: Review, update, and draft policies, frameworks, and written programmes to reflect consumer duty requirements.
Change Management: Lead initiatives embedding Consumer Duty principles into business operations, procedures, and strategy, ensuring smooth integration across business functions.
Risk Monitoring and Controls: Design, refine, and test controls to mitigate regulatory and compliance risks, proactively identifying areas for improvement.
Stakeholder Engagement: Collaborate with senior management and internal teams to implement initiatives and communicate changes effectively.
Reporting and Documentation: Produce clear, regulator-ready documentation and dashboards for governance purposes, ensuring oversight of compliance activities.
Customer Outcomes Focus: Routinely monitor product usage and customer behaviours to identify potential risks or friction points, promoting best practices in line with regulatory guidance.
Customer Journeys: Mapping and Reviewing customer Journeys across all the Bank's products. Ensuring the Bank offerings across all channels such as mobile apps, websites, branches and call centre are consistent. Reducing friction points for smooth client interaction and services.
Product Governance: Conducting Fair Value Assessment of all the Bank's Products and updating relevant stakeholders. Reviewing existing Products and Offerings and proposing changes to enhance customer offerings to remain competitive in the market. Enhancing existing products such as Prestige Brand. Working on product governance matters, including oversight of business product governance reviews. Provide oversight of production of customer outcome monitoring.
New Products & Digital Banking: Working with Business Team to develop and execute product strategies aligned with the bank's overall business goals. Identify market trends, customer needs, and competitive positioning.
Design new Banking Products such as designing new deposit/retail banking products, enhancing digital banking platform i.e. App Integration, UI & Other Features. Build business cases including pricing, revenue forecasts, and cost analysis.
Manage End-to-End Product lifecycle and continuously monitor product performance (profitability, usage, risk metrics). Collaborate with internal teams (Risk, Compliance, IT, Operations). Present product proposals and performance updates to senior management. Analyse customer journeys to improve experience and retention.

5. QUALIFICATIONS AND EXPERIENCE

Skills – Essential

- Strong knowledge of banking products (e.g., lending, deposits, payments)
- Understanding of UK regulatory environment (FCA, PRA) & Consumer Duty regulations
- Experience in product development or product management in financial services
- Strong analytical and financial modelling skills
- Stakeholder management and communication skills

Desirable

- Project management experience
- Experience in digital banking or fintech
- Knowledge of SME or corporate banking products

6. JOB CONTEXT

Conduct Rules

The incumbent is subject to the **Individual Conduct Rules** as outlined in the FCA Handbook COCON Section 2.

HBL Values

The incumbent must exemplify & abide by the HBL UK Values, Commitments & Behaviours:

- Integrity – Be Ethical & Fair
- Customer Centric – Deliver Great Experiences
- Value People – Respect, Empower, Appreciate
- Progressive – Innovate & Challenge
- Excellence – Be Your Best

Frameworks & Policies

This is a 1st line of defence role and as such must ensure full compliance with the Bank's policies and frameworks relating to Compliance, Complaint Handling, Conduct Risk, Whistleblowing, Risk & Credit & Operational Risk

7. APPROVALS

Job holder	
____________________	____________________
Signature	Date

Line manager	
______________________________	______________________________
Signature	Date