

Job Advert Template	
Company Name	Chancen South Africa
Location ie: Where is the role based	Johannesburg (Full time office based)
Job Title	Senior Compliance Specialist
Closing Date for applications	13 February 2026
Contact person and email address for applications	https://chancen.international/careers/
Company Name	Chancen South Africa
Company Website URL	www.chancen.international
Attach logo in PNG / JPG	 <p>CHANCEN International</p> <p>FAIR FINANCE FOR EQUAL ACCESS</p>
Summary	<p>Job Summary</p> <p>To facilitate, monitor, and ensure that Chacen South Africa and Future of Work Fund South Africa conduct their operations and student financing operations in full compliance with all national and related industry legislation and regulations, including the National Credit Act (NCA), POPIA, SACRRA membership regulation, and other applicable frameworks. The Senior Specialist leads the organisation's risk and compliance environment by leading the implementation of internal controls and regulatory obligations across all functions related to credit provision, data privacy, and debt recovery.</p> <p>This role is responsible for the operational protection of Chancen SA's systems and services by maintaining compliance registers, leading internal reviews, and ensuring timely and accurate reporting to regulatory bodies such as the National Credit Regulator and TransUnion. The Senior Specialist also supports the company secretarial function by leading the CIPC filings and board documentation.</p> <p>The position ensures that compliance concerns are promptly documented, investigated, and escalated where necessary. It</p>

	<p>involves reviewing existing processes and documents to confirm adherence to legal and regulatory requirements applicable to a student financing institution, especially in areas related to ethical lending, anti-money laundering, and data protection. The Senior Specialist also leads the drafting and updating of policies, procedures, and training materials, and contributes to promoting a strong compliance culture within Chancen SA. The Senior Specialist also leads the legal structuring and review of Income Share Agreements (ISAs), including new financing products such as microbusiness incubation and grant-linked ISAs, to ensure continued alignment with evolving regulatory and partnership frameworks.</p> <p>In addition, the role is designed to create operational leverage by strengthening contract design and lifecycle management, reducing reliance on external legal counsel, and improving collections and risk outcomes through tighter compliance and enforceability. The Senior Specialist will take end-to-end ownership of key student-facing contracts, ensuring they support both regulatory compliance and operational sustainability as the organisation scales.</p>
<p>Full job profile and job description</p>	<p>About Chancen International</p> <p>Chancen International is a non-profit financial institution providing ethical, fair, and responsible financing to help young Africans access quality tertiary education. Using an innovative Income Share Agreement (ISA) model, we cover students' tuition fees, allowing them to study without financial barriers. Graduates repay a portion of their income once employed, creating a sustainable funding cycle that supports future generations. By empowering young people with education, we enable their transition to meaningful employment, fostering economic mobility and strengthening communities.</p> <p>Headquartered in Kigali, Rwanda, and operating in Rwanda, Kenya, South Africa, and Ghana, Chancen International has helped over 6,600 young people access education leading to dignified work. Our focus on marginalized populations ensures these youth gain the skills needed to thrive and contribute to building strong economies and peaceful nations.</p> <p>We are committed to creating an inclusive and positive working environment where each individual can flourish and achieve their full potential. Our actions are guided by our</p>

	<p>company values: Authenticity, Curiosity, Courage, Stewardship and Fairness.</p> <p>Reporting to the Country Director, the successful candidate will be responsible for:</p> <p>Key Responsibilities</p> <p><u>Regulatory Compliance</u></p> <ul style="list-style-type: none">• Prepare, review, and submit all NCR-mandated reports, ensuring accuracy, consistency, and timely reporting.• Lead correspondence and responses to NCR compliance queries, managing the end-to-end engagement with the regulator.• Conduct gap analyses against NCR feedback and implement corrective action plans.• Advise senior management and the Board on compliance risks and developments that may impact Chancen SA's credit provider license.• Lead the ongoing review of the Income Share Agreements (ISAs) to ensure compliance with regulations.• Ensure compliance with SACRRA rules, including data reporting, dispute resolution, and submissions to credit bureaus.• Verify data accuracy submitted to TransUnion and respond to compliance queries from credit bureaus.• Ensure internal policies align with relevant legislation, especially for debt collection and consumer protection.• Promote a compliance culture through training and awareness programs.• Archive and maintain documentation of all compliance-related actions and correspondence.• Ensure compliance with broader legislation such as the Companies Act and COIDA (Compensation for Occupational Injuries and Diseases Act). <p><u>Debt Collection & Legal Support</u></p>
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	<ul style="list-style-type: none"> • Actively manage and optimise the use of external legal counsel, with a focus on cost containment, standardisation of legal work, and internal capability building. • Liaise with internal and external debt recovery agents to ensure alignment with NCA and other applicable laws. • Lead the drafting of pre-legal and legal documentation (e.g. Section 129 letters). • Lead legal processes by tracking cases, compiling documents, and coordinating with legal service providers. • Maintain records of collection activities, legal escalations, and communication logs. • Liaise (with instruction) with external legal counsel to obtain legal opinions, manage litigation risks, and resolve legal disputes in coordination with internal stakeholders. • Ensure external service providers' processes remain compliant with NCR and with Chancen SA's ethical standards. <p><u>Internal Monitoring & Reporting</u></p> <ul style="list-style-type: none"> • Lead the development and management of compliance registers (e.g. complaints log, legal notices, non-compliance incidents). • Support internal audits and lead risk assessments. • Track regulatory deadlines and support timely submissions to NCR and other authorities. • Provide regular reports to senior management on compliance activities and risk areas. • Escalate significant non-compliance issues directly to senior leadership. • Develop dashboards and metrics for ongoing monitoring of compliance health. • Report on contract performance risks, dispute trends, and legal cost drivers, with recommendations for operational or contractual improvements.
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	<p><u>Company Secretarial Support</u></p> <ul style="list-style-type: none"> • Maintain updated CIPC records (e.g. director changes, shareholding, annual returns). • Support and coordinate Chancen Africa HoldCo board meeting preparation, including resolutions and minute-taking. • Draft Chancen Africa HoldCo board resolutions and ensure governance documents are appropriately filed and archived. • Maintain statutory records and manage the compliance calendar. • Support contract management by reviewing and tracking institutional agreements such as MOUs, funding contracts, NDAs, and education provider agreements to ensure legal consistency and risk mitigation. • Ensure all governance practices are aligned with compliance requirements and regulatory expectations. <p><u>Policy Development & Training</u></p> <ul style="list-style-type: none"> • Lead the drafting, reviewing, and continuous improvement of internal policies (credit, data privacy, debt collection, etc.). • Design and implement a compliance training program tailored for different staff levels and lead the delivery of compliance training sessions across departments. <p><u>Contract Lifecycle & Operational Enablement</u></p> <ul style="list-style-type: none"> • Own the end-to-end lifecycle of student contracts, including template management, customization, execution, version control, and ongoing maintenance. • Ensure contract structures (including ISAs and related agreements) support stronger repayment outcomes, enforceability, and risk mitigation, in line with the National Credit Act and Chancen SA's ethical financing principles. • Work closely with all relevant departments to identify and implement contract-level improvements that
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	<p>strengthen collections performance and reduce disputes.</p> <ul style="list-style-type: none"> Internalise standard contract drafting, review, and interpretation processes to reduce dependency on external legal counsel over time and support operational efficiency.
	<p>Minimum Requirements</p> <ul style="list-style-type: none"> Diploma or Degree in Law, Paralegal Service, or related fields. 4–6 years' experience in legal, compliance, credit, or debt collections. Proven experience in preparing statutory reports and engaging with regulators. Experience advising senior leadership on compliance risks. <p>Working knowledge of:</p> <ul style="list-style-type: none"> National Credit Act (NCA). Companies Act. FICA (Financial Intelligence Centre Act). NCA (National Credit Act). Prevention of Organised Crime Act, 1998. Protected Disclosures Act, 2000. CPA (Consumer Protection Act). SACRRA and TransUnion data reporting. Debt recovery regulations. Company secretarial practices (advantageous). <p>Skills and Competencies:</p> <ul style="list-style-type: none"> Strategic regulatory interpretation and risk advisory. Ability to lead compliance audit and implement remediation plans. Strong stakeholder management skills (NCR, auditors, credit bureaus). High level of professional judgement, independence, and integrity. <p>Benefits</p>

- Training, learning and development opportunities and financial support for further education.
- Medical aid coverage and wellbeing initiatives.
- A fulfilling work environment in a supportive and entrepreneurially driven organization with clear, frequent growth opportunities

Application Details

All interested candidates can submit applications on our [website](#). Only shortlisted candidates will be contacted.