

Product Manager

Reporting Line: Head of Lending Product

Role Level: 5

Location: Chester Office (Steam Mill)

About Us

We are Oxbury: The only UK bank dedicated to British agriculture. Founded by farmers, bankers, and technologists, we have combined the worlds of financial services, technology, and agriculture to provide bespoke financial products to support the rural economy.

Our mission is to create and grow a sustainable, customer-focused, and innovative bank that supports and champions the financial health of the rural economy.

About the Role

The Product Manager plays a key role in the definition, development and launch of new products, and the management of existing products. Working alongside other Product team members to ensure the successful delivery and ongoing management of the suite of Oxbury products.

Role Responsibilities

- Product ownership for assigned products through the lifecycle ensuring they remain fit for purpose, comply with regulatory standards, and deliver good customer outcomes.
- Lead the development and delivery of new products and variants, overseeing all stages of the product development process.
- Define product design, including scope, structure, features, technical requirements, and operational considerations.
- Prepare relevant product documentation - specifications, descriptions, process flows, Concept Cases, Business Cases.
- Develop overall product strategy, vision, and roadmap.
- Monitor, analyse, and report on product performance (monthly, quarterly, annual, ad hoc) to identify trends, issues, and customer feedback, ensuring compliance with all the relevant regulations and Oxbury policies.
- Escalate to the Product Governance Committee any issues/opportunities in relation to assigned products.
- Manage the PRM system set up and ongoing maintenance of products, including testing and release.
- Undertake Annual Reviews (and any ad-hoc reviews as required) of assigned products.
- Collaborate with other departments including Operations, Relationship Management, Credit, Risk, Finance, Compliance, Marketing, and IT to drive product success.
- Act as a subject matter expert on assigned products, including advising on company policies, practices, processes, and systems to improve customer outcomes.
- Work with the wider Product team to improve the systems, documentation and processes supporting our products.
- Support the promotion and marketing of assigned products, attend external events, and liaise with partner organisations.
- Plan and manage the product launch activities and timelines.
- Manage product change requirements definitions and co-ordinate testing and acceptance.

- Develop product training materials and ensure the Product Sharepoint information is up to date for assigned products.
- Conduct research on industry sectors, market trends, competitor offerings, and emerging opportunities to maintain competitive positioning.
- Co-ordinate the Product Governance Committee, including organizing meetings, taking minutes, and tracking actions.

Minimum Skills / Experience

Required Skills / Experience

- Educated to degree level or equivalent professional experience.
- Minimum of three years' experience within financial services, preferably banking.
- Proven experience in product ownership and development, including knowledge of regulatory requirements for financial services products.
- Highly organized self-starter with strong attention to detail and the ability to manage a varied workload.
- Strong influencing skills with the ability to collaborate effectively with diverse stakeholders.
- Capability to operate within a matrix environment across multiple functional areas.
- Ability to navigate ambiguity in a fast-growing organization.
- Excellent written and verbal communication skills.

Desirable Skills / Experience

- Familiarity with the UK agricultural sector.
- Knowledge of digital banking platforms and financial technology.
- Experience in project management.
- Expertise in process development and mapping.
- Understanding of Agile development methodologies.

Interested in joining Oxbury?

Interested candidates should submit their CV and a brief covering letter outlining their experience in agriculture, any previous work experience and why they believe they are suitable for the role. To apply please click [here](#).