

TERMS OF REFERENCE

1. Post Details:

Post: Chief Technology Officer

Division: Innovation and Technology

2. Reporting Relationships

The Chief Technology Officer (CTO) will report to the Chief Executive Officer (CEO).

3. Overall Responsibilities

The CTO is responsible for providing strategic leadership and oversight of the organisation's technology vision, digital transformation, and information systems. The CTO ensures that technology initiatives align with organisational objectives, enhance operational efficiency, strengthen security, and support sustainable growth. The CTO is accountable for Technology strategy, IT governance, digital innovation, and cybersecurity

4. Main Responsibilities

- Provide oversight and guidance to the operations of the Innovation and Technology Division.
- Develop and implement the organisation's technology and digital transformation strategy aligned with the strategic plan of the Pension Office.

Advise the Board, CEO and the Executive Management on emerging technologies, digital risks, and innovation opportunities.



- Lead long-term technology planning, including system modernisation and scalability.
- Oversee the development, implementation, and maintenance of core business systems, ensuring robust systems architecture, interoperability, and data integrity across platforms.
- Oversee the development, implementation and review of governance frameworks, policies, procedures, and standards related to the functions of the Innovation and Technology Division.
- Oversee the strategic adoption and governance of Artificial Intelligence and Machine Learning (AI/ML) solutions to enhance service delivery and member experience, strengthen predictive analytics and insights, and enable data-driven decision-making.
- Ensure effective cybersecurity, data protection, and business continuity measures are in place.
- Oversee compliance with relevant laws, regulations, and standards (e.g., data protection, IT audits).
- Oversee the identification, assessment and mitigation of technology-related risks.
- Ensure high availability, reliability, and performance of IT infrastructure and applications.
- Oversee the development of incident management and system recovery processes.

Drive digital initiatives to improve service delivery, automation, and user



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experience.

- Promote innovation, including the use of data analytics, cloud solutions, and emerging technologies.
- Champion continuous improvement and digital skills development across the organisation.
- Lead and develop the technology and IT teams, fostering a culture of accountability and innovation.
- Manage relationships with external stakeholders, vendors, consultants, and service providers.
- Oversee technology budgets, procurement, and contract management.
- Uphold transparency, integrity, and accountability in decision-making and business operations.
- Coordinate and work closely with the Management team to align innovation and technology initiatives with overall organisational strategies and objectives.
- Provide advice and recommendations to the Board and CEO regarding technology investment decisions and ensure value for money.
- Provide strategic insight and advice to the CEO and Management on policy impacts, risks, and implementation strategies.
- Represent the Pension Office as a member of the Executive Management, and demonstrate strong leadership that reflects and supports the vision, mission, and core values of the Pension Office.



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- Carry out any other relevant tasks assigned by the CEO or the Pension Office Board.

5. Qualifications and Experience

- A Master's Degree (MNQF level 9) in the field of Information Technology, Computer Science or a related field.
- A minimum of 8 (eight) years of professional work experience at managerial level in the field of technology management and digital transformation.

OR

- A Bachelor's Degree (MNQF level 7) in the field of Information Technology, Computer Science or a related field.
- A minimum of 10 (ten) years of professional work experience at managerial level in the field of technology management and digital transformation.

Preferred Additional Requirements

- Experience working at senior management level in the financial sector.
- Experience leading and managing a team of technical staff in the areas of software development, database management and IT infrastructure management.

6. Desired Skills and Competencies

- Excellent working knowledge and understanding of concepts, industry standards, best practices and latest trends in the areas of information technology, software development, database management, artificial intelligence, machine learning, IT infrastructure and information security.

In-depth knowledge of relevant laws and regulations.



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- Knowledge of pension products and services provided by the Pension Office.
- Knowledge of Information Security Management Systems (ISMS).
- Strong understanding of the political and socio-economic environment in the Maldives.
- Strong communication skills, with a high level of fluency and proficiency in both written and spoken Dhivehi and English, and the ability to present and defend recommendations effectively.
- Excellent interpersonal and networking skills, with the ability to establish and maintain effective working relationships with relevant stakeholders.
- Strong leadership skills, and the ability to engage and motivate team members.
- Ability to work within a tight schedule and ability to manage, prioritise multiple tasks/initiatives and to deliver on deadlines.
- Sound judgement and strong problem-solving skills to address challenges and find innovative solutions.
- Demonstrate professional leadership and ability to collaborate with others to achieve common objectives.
- Demonstrate commitment to staying current with evolving industry trends and standards, and pursue continuous improvement and professional development.

