

## Deputy MLRO/Senior Financial Crime Compliance Manager

### About Us

Handelsbanken Wealth & Asset Management is a wholly-owned subsidiary of the Handelsbanken Group and is responsible for all wealth and investment management activities of the Group in the UK. Founded in Sweden, Handelsbanken is one of the world's strongest banks and offers local relationship banking, advice and investment management to personal and corporate customers through its fast-growing network across the UK. For over 30 years we have been relied on by our customers, including business leaders and sophisticated financial professionals, to advise them and to manage their wealth. We focus on one objective – customer satisfaction – since a satisfied customer will be happy to both return and to recommend us.

This is an opportunity to join a successful and fast-growing national organisation with the added benefit of being part of a significant multinational group.

Handelsbanken Group are deeply committed to embedding good equality and diversity practice into all of our activities so that Handelsbanken Wealth & Asset Management is an inclusive, welcoming and inspiring place to work, regardless of age, disability, pregnancy and/or parental status, ethnicity, religion, sex, gender reassignment or sexual orientation.

Handelsbanken is offering a Hybrid Working Model. Our approach to hybrid working at Handelsbanken is that we spend the greater proportion of our working time at our workplace. Our remaining time may be worked from home. This approach allows us to embrace the many benefits of hybrid working whilst sustaining and developing our unique culture.

We encourage and welcome applications from across the global community and all appointments are made solely on merit.

### Remuneration:

Competitive + Benefits

### Our Role

This key 2LOD financial crime role, reporting into the MLRO, helps shape the future of the financial crime framework for Handelsbanken Wealth and Asset Management (HWAM) in the UK.

Key aspects of the role include providing advice, guidance, support and challenge to 1LOD colleagues and supporting the oversight function. 2LOD is responsible for developing HWAM's financial crime framework, so supporting the MLRO to enhance HWAM policies and standards is key.

Additionally, working closely with colleagues across HWAM on financial crime related projects and initiatives is a day-to-day responsibility. The role can be based in our London or Manchester office and the role holder is primarily office based.

### Main Responsibilities

- Deputise for the MLRO as required, including stepping up to the role of Nominated Officer in the absence of the MLRO.
- Support HWAM's Senior Manager responsible for oversight of its compliance with the Regulators' rules on systems and controls for prevention of money laundering / terrorist financing, financial sanctions, fraud, tax evasion, immigration act and anti-bribery & corruption.

- Lead on the ongoing development of the Financial Crime policies and associated standards.
- Lead the development and implementation of the Financial Crime Risk Assessments (BWRAs, CRRM, Country Risk)
- Support and communicate with the first line of defence (1LOD) Financial Crime Team and other business areas in their implementation and ongoing oversight of the financial crime framework.
- Provide appropriate expertise to all areas of the business as a key point of reference, including advising on Anti-Money Laundering / Counter Terrorist Financing, Financial Sanctions, Fraud and the Facilitation of Tax Evasion.
- Support the development and delivery of a robust 2LOD annual financial crime oversight plan;
- Support the planning and management of the delivery of thematic financial crime focussed assurance reviews of operational business areas;
- Support the MLRO in the development of the 2LOD Financial Crime team structure and organisation;
- Develop and maintain detailed knowledge of appropriate legislation, regulations and guidance published by the UK, EU and other regulatory bodies;
- Support the preparation of Financial Crime reports for management and group reporting, including the annual MLRO report and regulatory Financial Crime report;
- Support the development of Financial Crime training to ensure everyone in the business receives training which meets regulatory requirements and employees potential exposure to Financial Crime;
- Deputise for the MLRO, when required, at the committees attended by the MLRO and signing off high-risk client approvals, exceptions and other escalations in the absence of the MLRO;
- Operate in line with HWAM Risk Management framework (including sub-frameworks) and relevant risk and compliance policies and procedures, ensuring appropriate and timely escalation of any concerns to the MLRO.

#### Academic:

- Have a Financial Crime related qualification (e.g. ICA Diploma), desirable.

#### Experience / knowledge / skills:

- have a good understanding of Handelsbanken business operations;
- have proven experience and understanding of risk management in the Financial Services Industry (either within first line or second line);
- have extensive financial crime experience (AML, Sanctions, Fraud, ABC, Facilitation of Tax Evasion), ideally in a UK financial services organisation;
- have a detailed understanding of the UK regulatory environment relating to financial crime;
- be able to demonstrate strong communication skills, both written and verbal including being able to translate risk matters to non-risk professionals in a clear or simple way;
- have proven experience in building stakeholder relationships both internally and externally at all levels;
- have proven experience of developing and oversight of Financial Crime Risk assessments;
- be comfortable challenging and influencing stakeholders including senior management;
- be approachable and also be proactive to engage with the business;
- be able to balance the risk and reward and being prepared to make a decision / recommendation;
- be able to provide an independent view of risks and having the courage to express them;
- be able to work on their own initiative and enjoy the responsibility of delivering outcomes;
- be highly organised yet flexible with good time management skills;
- be a leader, mentor and coach, sharing technical knowledge and experience with junior members of the department;
- be detail oriented with a high level of accuracy;
- have relevant IT skills and industry systems knowledge of applications used to monitor for Financial Crime (e.g. screening solution software);

#### Person Specification

- Is business-oriented and focused on the customer
- Takes a long-term approach
- Has the courage to make decisions and question existing procedures
- Is innovative and proactive
- Takes responsibility for his/her own development and actions
- Has high ethical and moral standards
- Likes good administrative order
- Collaborates with others to achieve joint goals
- Contributes to the development of the business and colleagues

## Contact

Please send your CV and covering letter to [careers.hwam@handelsbanken.co.uk](mailto:careers.hwam@handelsbanken.co.uk)