



Job Description

JOB TITLE:	Customer Profile Officer
LEVEL/BAND:	TC12/14
DEPARTMENT:	Compliance
DIRECT REPORT:	Customer Compliance Reviews Manager

Overall Purpose of the Position

- To become a key member of the Bank's Compliance Function, providing quality guidance and support to client facing and support functions.
- To coordinate the execution and monitor the progress of all initiatives being driven by Regulatory Compliance, Financial Crime Compliance and Customer Onboarding / Compliance Reviews – as may be appropriate.
- To administer the client onboarding procedure in a compliant manner, through direct involvement in the process or by providing guidance to front office colleagues – as may be appropriate.
- To complete thematic and risk based periodical compliance reviews within the frequency set by the regulatory framework – collating all the due diligence related documentary evidence in support of the specific client relationship, analysing the information to seek and understand any potential risk and ensuring that records are kept up to date.
- To collect and verify information for regulatory reporting including but not limited to CRS and FATCA.

Operational Responsibilities

To take an active role in the following tasks as relevant to the specific role:

1. Updating of department manuals
2. Review or development of new products and services / marketing and advertising materials.

3. Executing the Compliance Monitoring Plan and onsite branch and department visits.
4. Updating of Compliance Registers and internal records.
5. Assessing client on-boarding applications and completing extensive checks within the remit of laid down risk based parameters.
6. Completing initial and periodical assessments intended to ensure that the required levels of CDD / EDD procedures have been adhered to.
7. Undertake ongoing reviews according to risk based parameters as determined in the Bank's Anti-Money Laundering Handbook.
8. Extract and compile reports from the Core System and related systems.
9. Supporting internal compliance related training initiatives across departments and units
10. To actively support (i) the handling of Suspicious Transaction Reports (ii) procedures linked to compliance with Investigation, Attachment and Freezing Orders, requests for Information served by regulatory bodies, the Police Force and competent authorities (iii) Periodical FCC related reports (iv) adherence to National and International Sanctions.
11. Actively participate in the handling of other Compliance issues – as may be agreed to with the respective line manager, from time to time.
12. To demonstrate a willingness to continue to develop a sound, on the job working knowledge of the local regulatory framework and the applicable EU Directives and Regulations – as may be applicable to the specific role. This will include liaison with the Internal Legal Function and external consultants – as appropriate.

General Responsibilities

- Liaise and maintain excellent working relationships with regulatory bodies, service providers and external consultants on matters linked to Compliance projects, processes and procedures.
- To submit any reports and/or participate in any projects or activities as may be directed from time to time.
- Collaborate with colleagues from different teams within the Function as well as other Units or Divisions within the Bank on matters within the remit of the Compliance Function.
- Actively participate in consultation processes leading to regulatory developments through the review of documents as well as attendance at trade body meetings and seminars.
- Demonstrate an ongoing interest in Continuous Professional Development.
- Champion the ongoing development of a Compliance culture within APS Bank by promoting adherence to policies, guidelines and procedures at all times.

- To perform standard office tasks including processing mail, answering phone calls, ordering supplies and filing.
- To undertake any other duties that may be reasonably assigned from time to time.

Qualifications, Skills & Competencies

	SKILL	EXPERIENCE	QUALIFICATION
MANDATORY	<p>Excellent verbal and written communication skills.</p> <p>Accountable, Organised, Meticulous and able to handle tight deadlines.</p> <p>The ability to analyse and interpret information diligently</p> <p>Be a team player whilst still being able to work independently</p> <p>Excellent analytical troubleshooting and interpersonal skills</p>	A minimum of one year previous Compliance experience.	
DESIRABLE	Be computer literate with MS products and familiar with conducting research on the Internet.		Compliance and / or Anti-Money Laundering qualification will be considered an asset