**Ahmed**

**E-mai**l: [Ahmed.35687@2freemail.com](mailto:Ahmed.35687@2freemail.com)



**PROFESSIONAL OBJECTIVE: COMPLIANCE DIRECTOR / SENIOR COMPLIANCE MANAGER**



**PROFILE**

**Highly talented banking and finance professional** with over 15 years of progressive experience serving World’s **leading Banks in the UAE.**

* Proven success benchmarking pace-setting results across key performance metrics. Recognized talent for developing and implementing compliance and Anti Money Laundering control operations management strategies to propel a Bank to a position of leadership within its respective market and simultaneously achieve corporate goals.
* **Vast exposure and experience in managing all aspects of** control operations management- Regulatory/ Compliance – (Central Bank/DFSA/ Anti-Money Laundering, Fraud Management, Group Policies & Procedures/ Business Process Re-engineering/ Risk Management/Regulatory Relationship Development and management, Systems Policies and Procedures Development and Implementation , and improving team performance, ensuringthe Bank complied with all applicable codes, as well as its legal and statutory requirements including Anti-Money Laundering Activities.
* Ability to combine expert visionary, strategic, and tactical internal control (compliance) operational management expertise that produces bottom-line results and financial strength.
* Leadership skills include ability to lead and motivate co-workers from all backgrounds, creative problem–solving and solution-oriented work style. **Seeking an opportunity with an Organization / Bank in Compliance and AML where my skills and experience will have a valuable impact.**

**Value Offered /Core Competency**

|  |  |
| --- | --- |
| * **Strategic & Tactical Planning** * **Anti-Money Laundering Management** * **Fraud Management** * **Systems, Policies, Procedures Implementation** * **Regulatory Relationship Management** | * **Risk Assessment** * **Regulatory Compliance Management** * **Business Process Re-engineering** * **Department Operations Management** * **Training & Staff Development** |



**PROFESSIONAL EXPERIENCE**

**RASMALA INVESTMENT BANK LTD (DIFC) JULY 2015 TO DATE**

**COMPLIANCE/AML MANAGER DUBAI, UAE**

Provide highly strategic and tactical leadership as Manager -Compliance Department of the Bank with the main focus to undertake internal control activities with the purpose of building up a good system of internal controls for the Bank to mitigate risks associated with achieving the Bank’s business objectives and creating and maintaining a world-class internal control environment that is capable of sustaining its current leadership position in the Banking industry. Report to the Head of Legal & Regulatory and separate reporting to the Board Audit Committee. Directly supervise 1 staff.

* Define department goals and objectives and ensure communication to employees.
* Plan, develop and implement internal control - Compliance Strategies, Anti-Money Laundering, Fraud Management Policies & Procedures of the Bank in accordance with Bank’s policy for DFSA & UAE Regulatory (Central Bank) Compliance, and to meet established objectives for providing efficient, effective services for corporate / individual customers and growth of the business.
* Implement procedures and best practices to ensure that the effective and efficient internal control –compliance environment in place that ensures minimal operational losses arising from fraud, errors, operational lapses, customer dissatisfaction, customer complaints and other risk exposures.
* Accountable for working with Functional leadership to promote the culture of control for compliance and to ensure the successful planning, management, and acceptance of change of regional and global Business Excellence initiatives and projects related to the Internal Control Compliance Management & AML.
* Assist the Head of Legal & Regulatory for the development of an annual strategic plan for the Internal Control-Compliance Management & AML; review its performance regularly to ensure consistency of operational risk approach, organizational structure.
* Act as point of contact for risk documentation, evaluation, and management control processes.
* Conduct Review Committee and Quarterly Territory Compliance Committee meetings to review operational risk.
* Actively participated in conferences, seminars, and other educational opportunities in order to stay abreast in Compliance and AML requirements.
* Coordinate with other Departments to assess the adequacy, design and operating effectiveness of Internal Controls Systems of the Bank, subsidiary and the target acquisition and manage the relationship with the internal, external audit and regulators.
* **Authorized by the DFSA as Money Laundering Reporting Officer, Compliance Officer and Senior Manager.**

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**Page-2 Work History**

* Responsible for planning, development and implementation of internal controls systems for prevention of fraud occurrence or losses through efficient fraud loss mitigation measures.
* Analyze suspicious accounts and transactions and eventual report to CEO and to Head of Legal & Regulatory and separately to FIU in UAE Central Bank.
* Co-ordinate with respective departments heads on the annual assessment of Reputation and Commercial Risks in the Territory for submission to Head Office.
* Periodic staff training on compliance strategy corporate best practices & country regulatory requirements in accordance with Regional Training Plan.
* Maintain regulatory communications with DFSA Regulators for compliance issues.
* Check files of clients and counter parties for compliance for regulations.
* Contributed in a team effort in achieving licensing approval by the DFSA for additional financial services activities in Providing Custody, operating an Islamic Window, and Arranging Credit and Advising on Credit.
* **Spearheaded and successfully reviewed and restructured the Compliance Manual/ Anti Money Laundering Manual / Compliance Monitoring Program / Risk Rating Forms**.

**BLOM BANK FRANCE July-2009 to June 2015**

**Compliance Officer Dubai, UAE**

Responsible for identification, analysis, implementation, monitoring and reporting of Anti Money Laundering and Terrorist Financing requirements of Blombank and to promote the development and implementation of sound anti-money laundering policies and procedures to ensure full adherence.

* Identification, analysis and implementation of risk based KYC as per Central Bank including approving KYC forms, documentation requirements, and document certification standards. This is for all the customer categories of the bank including retail, SME and Corporate Standards.
* Received and review new rules and regulations from the Bank Management and from the Governmental Entities concerning fraud detection and anti-money laundering practices.
* Identify contradictory jurisdictional risks dependent on legislations, regulations, and secrecy laws, continuous review of the FATF recommendations and other initiatives of the BASEL due diligence principles.
* Identification and guidance on KYC standards for cash transactions, SWIFT wire transfers, manager’s cheques, clearing transactions. Approving exceptions in this regard.
* Decision making on high risk areas like exception to existing KYC documentation; matches found on sanction list (blacklisted) checking, advising on any suspicious case.
* Providing regular training sessions to the bank staff on Anti Money laundering, KYC and KYT standards & AML trainings tailor maid to specific business lines across the Bank.
* Act as a point of contact for employees to file internal suspicious transaction reports.
* Making recommendations to Head of Compliance for filing suspicious transaction report (STR) filed with the Financial Intelligence Unit of the Central Bank.
* Setting rules for identification of suspicious transactions in the AML reporter system. Reviewing comments from the branches and making decision on filing STR.
* Receiving and analyzing reports from the branches on new customers and transaction. Conducting reviews for branches highlighting issues and following for their closure.
* Manage and supervise the AML Department in Dubai / Sharjah Branch.

**Abu Dhabi Commercial Bank, July 2008 – March 2009**

**Relationship Manager Dubai, UAE**

Relationship Manager (Wealth Management and Private banking Division) with the main focus on managing High Net Worth Client Relationships Management, acquisition of new client relationships, reporting to the Head of Unit.

Main responsibilities include:

* Responsible for managing implementation of Bank’s Wealth Management and Private Banking relationship management policy. Marketing of all **Retail Banking Products / Investment Banking Products– Mutual Funds / Shariah-Compliant Investment Products / Treasury Products / Structured Notes / Bond Funds / Hedge Funds/ Offshore Banking / Mortgages / Time Deposits .**
* Identify structure and offer customized financial products to clients with the objective of long-term capital growth.
* Develop and implement an effective plan for sourcing new business prospects and developing new customer relationships.
* Resolve customer problems and act as a liaison with other departments and divisions in managing the customer's relationship with the Bank.

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**Page-3 Work History**

**ABN AMRO Bank, Dubai, UAE June 2005 - June 2008**

**Relationship Manager, Wealth Management - Van Gogh Preferred Banking**

* Promoted to Relationship Manager on the basis of excellent track record of past achievements as **Senior Customer Service Officer in the years 2005-2007.**
* Opening, managing, and maintaining accounts for new and existing High Net Worth Individuals within the Priority Banking and Private Banking client segment.
* Cross-selling a wide variety of investment products including Structured Notes / Regular Investment Plans / Mutual Funds / Old Mutual to most closely match clients’ investment objectives and to meet revenue targets.
* Review, follow-up, and provide consistent feedback to clients within the client portfolio regarding investment performance.
* Consistent interaction with Investment Advisors on global financial markets performance and updates.

**ZURICH INTERNATIONAL LIFE (Formerly Eagle Star International Life) Dubai, UAE**

**New Business Assistant December 2003 – June 2005**

* Selected on the basis of excellent track record of past achievements as “New Business Assistant” in the year 2003.
* Performed thorough anti-money laundering checks.
* Ensured availability of accurate information to the business by up keeping of TMS (Task Management Schedule), New Business Application log, and progress information in line with departmental standards and turnaround times.
* Performed timely and highly accurate data entry and maintenance of new business records to ensure on time completion of the administrative tasks assigned. Communicated with company’s regional and international offices, on administrative and technical issues, with the aim of delivering superior quality customer service.

**CANADIAN MANAGEMENT CONSULTANTS, Sharjah, UAE**

**BUSINESS CONSULTANT December 2001 – December 2003**

* Evaluated effectiveness of marketing strategies in order to focus on most rewarding and profitable approaches.
* Interacted with customers and provided professional advice and consultancy services in the processing of Permanent Residence Applications for immigration to Canada.



**EDUCATIONAL & PROFESSIONAL CREDENTIALS**

**Master of Business Administration Degree, Graduated in June 2007**

AMERICAN UNIVERSITY IN DUBAI

**Bachelor of Business Administration Degree (1997- 2000)**

AMERICAN UNIVERSITY OF BEIRUT



**PROFESSIONAL CERTIFICATIONS**

* **Certified Anti-Money Laundering Specialist (CAMS) - Achieved in June 2014.**



**TECHNICAL SKILLS**

**Proficient in the use of**: MS-Office – (Word/ Excel/ Power Point/Visio), VISUAL BASIC 5.0, LOTUS NOTES-6 AND ADOBE ACROBAT 5.0, FINACLE, DELTA, WEALTH MANAGEMENT SYSTEM, AND A/S 400, CRM, AND IMS PLUS



**PERSONAL DETAILS**

**Nationality** : British **Date of Birth :** 28-11-1978 **Driving License**: UAE, International

**Languages** : Fluent in English and Arabic, Basic French **Visa Status** : Residence

**Marital Status** : Married with 1 child