



**LLOYDS BANK**

# **RISK & COMPLIANCE OFFICER (M/V)**

**Lloyds Bank, locatie Amsterdam**

Wil jij jouw ervaring uitbreiden en leren van de internationale expertise van Lloyds Banking Group? Wil je deel uitmaken van het Risk & Compliance Team in Amsterdam? Ben jij een gepassioneerde, gedreven professional? Dan zijn wij op zoek naar jou! Gezien het internationale karakter van de functie hebben wij de functie omschrijving in het Engels opgesteld.

## **POSITION**

This role is positioned within the Dutch Risk & Compliance team (9) as part of the wider Risk & Compliance department (24) of Lloyds Bank (Netherlands & Germany). The Risk & Compliance Officer reports into the Senior Manager of the Dutch Risk & Compliance team. The Risk & Compliance Officer holds responsibility for managing Regulatory Risk for Lloyds Bank within agreed risk appetite and applying the local Compliance Framework. The job holder provides advice on the implementation of internal policies and local law and regulations and on regulatory risks and compliance matters to internal stakeholders that enables well informed decision making.

## **KEY ACCOUNTABILITIES**

### *1) Risk & Compliance Framework*

Apply and adhere to the Risk Management Framework in regards of non-financial risk management and the local Compliance Framework in regards of Regulatory Risk and Compliance. Identify, assess, manage, monitor and report about regulatory risks.

Assess compliance against legal and regulatory obligations by mapping and testing the effectiveness of processes and controls against the obligations.

Define proactively new controls and monitor existing controls to ensure the business remains within risk appetite. Review local processes and procedures to identify control deficiencies and potential risks.

Maintain and execute the local Compliance Plan and monitoring plan and enhance the compliance process.

### *2) Local Policies and Procedures*

Identify legal and regulatory developments and inform internal stakeholders.

Assess impact of and advice on the implementation of regulatory developments. Translate law and regulations into local processes and procedures.

Implement the Group Compliance Policy and translate into local processes and procedures.

### *3) Reporting & Escalation*

Report on assessment results to confirm compliance against obligations and effectiveness of the control environment to achieve compliance and prevent non-compliance. Raise potential regulatory breaches, legal incidents and findings, investigate root cause and manage actions to resolve.

### *4) Planning & Organisation*

Apply a risk-based approach to tasks and issues. Maintain a positive attitude and think in opportunities.

Prioritise the assessment of compliance obligations based on inherent and residual risk impact and likelihood.

### *5) Change Management & Projects*

Challenge current practices and the applicability and implementation of rules and requirements to ensure ongoing efficiency.

Provide advice on potential regulatory risks to new product initiatives, projects and changes.

Lead Risk & Compliance related work streams independently.

#### *6) Communication & Stakeholder Management*

Proactively engage and maintain relationship with internal stakeholders.

Function as a service desk for internal questions around subject matter and involved risks, answer quickly and provide clear responses and guidance. Raise internal awareness on regulatory risks and develop and provide relevant trainings.

Collaborate with colleagues within the Dutch, German and UK offices and work closely together with counterparts in the German Compliance team

Have direct communication with colleagues at Senior Manager Level (up to and including Grade F without Line Manager involvement). Advise senior management on regulatory risk related decisions.

Act as liaison for Divisional and Group Risk in the areas of Regulatory Risk and Compliance.

### **KEY KNOWLEDGE & SKILLS**

#### *Required skills/degree*

- A University Master's degree in law, economics or equivalent
- Risk Management or Certified Compliance Officer qualification or equivalent is preferred
- Background in banking and specifically in mortgages
- At least >3 years relevant experience in a risk or compliance function
- Good knowledge of Dutch financial services related law and regulations
- Good knowledge of the Dutch mortgage market

#### *Soft skills*

- Good analytical skills
- Ability to translate theory into practice, develop operational policies and procedures and ensure that these are understood and implemented
- Good communication skills, both verbal and in writing (Dutch and English), and ability to demonstrate these skills effectively across all levels of the organisation
- Good networking and influencing skills
- Ability to get things done under pressure, hands-on mentality and pro-active
- Self-motivated, autonomous, and decisive
- Good planning, prioritisation and organisation skills
- Organisational acumen
- Self-knowledge, keen on improving and change-oriented

### **WE OFFER**

A fulltime role (40 hour) with a salary in line with the market and excellent secondary employee benefits.

Do you recognise yourself? Then we would like to meet you! Send your CV and motivation letter in English to:

[recruitment@lloydsbank.nl](mailto:recruitment@lloydsbank.nl)