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| C:\Users\whiteho\AppData\Local\Microsoft\Windows\INetCache\Content.Outlook\7AP7ZKTQ\STB_Logo_Positive.png**Secure Trust Bank  Compliance Manager** | |
| **Job Level**: 5  **Career Path:** Individual Contributor  **Core Job Title:** Compliance Manager  **Reporting** **To**: Senior Compliance Manager  **Location**: Flexible | |
| **Job Description** | ***Job Purpose***   * To maintain a regulatory risk management framework to ensure that the allocated business unit(s) (e.g. Retail Finance/Banking/Vehicle Finance) function complies with all regulatory requirements, in particular those of the FCA and other regulatory bodies.   ***Key Responsibilities***  **Reporting**:   * Provide regular reports and management information to the Chief Compliance Officer, relevant committees and senior management on regulatory risk and compliance matters relevant to the allocated business function(s). This includes giving second line assurance that the business is delivering good outcomes for customers and meeting its regulatory objectives, and raising any significant issues, concerns or regulatory breaches.   **Advisory**:   * Provide guidance on the proper application and interpretation of laws, regulations and policies applicable to the allocated business function(s) products and/or services. These include rules, guidance documents, codes of conduct and internal policies designed to meet regulatory compliance. * Analyse and communicate regulatory changes relevant to the allocated business unit(s)ensuring the business remains compliant with all relevant regulatory requirements (including but not limited to the FCA Principles for Business, relevant FCA sourcebooks, data protection regulation, etc.). Provide advice on remedial steps. * Review and sign off Financial Promotions and customer literature for the allocated business unit(s). * Contribute to discussions on new project activities, new business development and/or commercial initiatives providing regulatory risk management expertise and advice ensuring regulatory requirements can be met. * Ensure all Compliance-owned policies and procedures are kept up to date. * Provide first line business managers with guidance on the development, implementation and maintenance of robust policies, procedures and practices for regulated activities. * Contribute to the regulatory risk assessment process for the allocated business unit(s), ensuring regulatory risks are appropriately assessed and managed by relevant operational management in the first line of defence. * Ensure conflicts of interest within the allocated business unit(s) are appropriately managed. * Attend relevant business unit Committees and Forums, providing input and challenge to ensure regulatory compliance is considered at all times * Actively monitor regulatory incidents and ensure remedial action taken provides good customer outcomes * Assist the wider Compliance team with regulatory initiatives and inter departmental projects and activities as required.   **Training:**   * Deliver training to new starters and other colleagues on regulatory compliance. * Assist in the development of an effective internal compliance culture by promoting the benefits of ethical business conduct. |
| **Specification** | ***Knowledge, experience, skills, other attributes***   * Detailed knowledge and experience of Financial services and UK banking regulatory compliance and FCA handbook (CONC, DISP, etc). * Sound knowledge and insight into the operations of the FCA and other relevant regulatory authorities. * Strong planning, insight and judgement required. * Excellent communication skills with effective engagement up to Exec level. * Strong stakeholder management skills and ability to influence and instigate change up to Exec level.   ***Qualifications***   * Ideally educated to degree standard. * Ideally qualified to Compliance Diploma level 4 or relevant ACIB/LiBF qualification.   ***Essential Behaviours***   * Risk Aware – We keep our customers and ourselves safe and secure * Customer Focused – Our customers are at the heart of everything we do * Ownership – Each of us take personal responsibility * Performance Driven – To be the most trusted specialist lender in the UK by each of us taking personal accountability for our performance Teamwork – We achieve more when we work well together * Future Oriented - Embracing change and implementing good ideas gives us the competitive advantage |