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| **Secure Trust Bank Financial Crime Risk Manager** |
| **Job Level**: 5 **Career Path:** Individual Contributor**Reporting** **To**: Senior Financial Crime Manager **Location**: Flexible Solihull/Cardiff/London/Manchester (Hybrid working pattern) |
| Secure Trust Bank is an established, well-funded and capitalised UK retail bank providing savings accounts and lending services to over a million customers. In 2022 the Group celebrated 70 years of helping consumers and businesses fulfil their ambitions.Our customers are at the heart of everything we do, but we can’t achieve our customer focused strategy without the right people in our team. At Secure Trust Bank, we know that people are our biggest investment, which is why a career with us is not just a job. It’s the chance to be part of something bigger, to add real value to the Bank and help us constantly improve, in order to achieve our ambition of becoming the most most trusted specialist lender in the UK . We believe in giving our staff autonomy, with initiative and exceptional performance recognised through a variety of individual and team awards and incentives. All our employees have a tangible impact on the Group’s core values, and we are looking for candidates who are enthusiastic, proactive and enjoy working in a fast paced environment.  |
| **Job Description** | ***Job Purpose***To lead and coordinate second-line governance and oversight of financial crime systems, controls, and policies across the bank. This includes driving strategic assurance activities such as risk assessments, policy reviews, horizon scanning, and reporting, while ensuring regulatory compliance and effective risk mitigation. The role also manages key frameworks including Gifts and Hospitality, Modern Slavery, and exceptions to financial crime standards, providing expert insight and challenge to support the bank’s commitment to ethical conduct and financial crime prevention.***Key Responsibilities*** * Plan, facilitate and act as secretariat for relevant 2nd Line Governance when required.
* Attend and feedback to team on governance for relevant ‘run the bank’ or ‘change the bank’ activities related to FC systems and controls.
* Maintain the framework for 2nd Line governance, including all economic crime regulatory reporting requirements as well as monitoring of adherence to risk appetite and portfolio metrics.
* Ensure oversight of 1st Line financial crime risk and controls governance and ensure appropriate risks and issues are escalated to 2nd line.
* Have oversight of the RCSA and review the financial crime related results to ensure alignment to EWRA and governance reporting
* Providing insights into where risks and issues are evident from MI and other governance reporting. Ensuring transparency and oversight of key metrics is available to the MLRO.
* Coordinate senior management briefings, governance submissions and status updates as necessary
* Drive the plan and production of the EWRA ensuring all deadlines and timescales are met.
* Demonstrate knowledge for AML and other Financial Crime related requirements and issues, providing advisory support and guidance on systems and controls to monitor the entire Group’s business line products and services. Act as an escalation point for complex issues.
* Oversight of the 1LOD completion and undertaking of regulatory returns.
* Oversee and provide regular reports and management information for Non-Financial Risk Committee, Group ExCo, Executive and Board Risk committees on relevant financial crime matters.
* Manage the Policy & Standards Exceptions, Waivers and Dispensation process ensuring that all 1st line and 2nd line exceptions and associated actions are tracked, kept up to date and any breaches are correctly reported in line with the relevant standards
* Track the reporting of internal incidents and breaches ensuring that key stakeholders are engaged in remediation of gaps, reporting of such to relevant governance.
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| **Specification** | ***Knowledge/Experience**** Extensive knowledge and experience of financial crime frameworks, governance, Financial Crime law, and regulation. risk management, systems and controls and oversight.
* Previous experience of managing governance and oversight frameworks, EWRA or equivalent Financial Crime risk assessments
* Strong verbal and written communication skills across all levels of governance with an ability to present complicated matters in a coherent and succinct manner
* Good numeracy and analytical skills
* Very good planning and organisational experience and capabilities
* Previous experience of Commercial Finance (Invoice Finance), Real Estate Finance, Retail Finance, Deposits and/or Motor lending desirable
* High attention to detail

***Competencies**** Risk Aware – We keep our custmers and ourselves safe and secure
* Customer focused – Our customers are at the heart of everything we do
* Ownership – Being accountable and taking responsibility for our actions
* Performance Driven – To become the best bank in Britain we need to be accountable for what we do
* Team Oriented – We achieve more when we work well together
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