



SENIOR COMPLIANCE OFFICER – AML/CTF

You are an expert in AML/CTF and passionate about sharing your knowledge? If you want to dive into the world of credit cards and payments, we have the perfect opportunity for you! As a Senior Compliance Officer at Advanzia Bank, you will have the chance to leverage your expertise to support the bank in meeting its regulatory obligations while collaborating closely with a dynamic business navigating the challenges of a rapidly evolving environment. You will play a key role within the Compliance Department by shaping lean and efficient processes for implementing the full suite of compliance-related controls. **Dive in and get hands-on experience in the world of finance, payment and credit, working for an unconventional digital bank in the heart of Luxembourg!**

This opportunity is a full-time CDI contract.

ABOUT THE JOB | Your responsibilities

- **Collaborate closely with the Head of Compliance** to help the team achieve their goals in line with the overall compliance strategy
- **Lead the daily surveillance and reporting activities**, with a strong focus on name screening, payment screening, high risk payments and effective reporting/escalation to relevant authorities
- **Act as a gatekeeper for all AML/communications with authorities**, including the preparation of Suspicious Activity Reports (SARs), Suspicious Transaction Reports (STRs), Terrorist Financing Activity Reports (TFARs), ordonnances and MyGuichet queries
- **Foster strong relationships with regulatory bodies and authorities**, emphasising quality, transparency and diligence in all interactions
- Maintain continuous **engagement with compliance functions of partner banks** and external compliance suppliers
- **Conduct thorough analyses and review of KYC documents** for partner banks during client acceptance and as part of ongoing due diligence
- Drive the **annual due diligence exercises**, ensuring all tasks are completed on time
- Provide input for the **annual revision of the Compliance Risk Assessment**, with a focus on AML/CTF related risks
- Contribute to the annual revision and execution of the **Compliance Monitoring Program** for all AML/CTF topics
- Act as a **subject matter expert in AML/CTF**, providing guidance and expertise to both the team and the bank
- **Lead regulatory projects**, including gap analysis and implementation of IT solutions and new processes related to AML/CTF
- Draft and update policies, procedures and guidelines with evolving AML/CTF regulations, and review processes to enhance efficiency
- Support the development and deploying of the **annual Compliance Training Plan**, focused on AML/CTF



ABOUT YOU | Your background, skills and personality

- **University degree** in Banking, Finance, Business Administration, Economics, Law or equivalent professional experience
- **At least 5 years of professional experience** in a Compliance function or a Big Four firm
- **In-depth knowledge of KYC/AML legislation** as applicable in Luxembourg
- **Solid knowledge of banking compliance regulation** in Luxembourg
- **Proven experience in dealing with regulators and authorities in general**
- **Excellent command of MS Office**
- **Fluency in English** is essential; proficiency in French, German or other languages is a plus
- **Collaboration and teamwork:** A natural team player who thrives in a flat organisational structure, values input from all levels and actively contributes to the collective success of the team
- **Transparency and communication:** Clear and direct communication style with a commitment to engage openly and constructively, maintaining open channels and promoting information sharing with colleagues
- **Hands-on approach:** Willingness to roll up sleeves and get involved, demonstrating a down-to-earth attitude to get the job done
- **Adaptability and flexibility:** Comfortable working in a dynamic environment, navigating change effectively
- **Self-motivation and drive:** Highly dedicated and motivated to achieve both individual and team goals, with a commitment to excellence and continuous improvement
- **Ownership and accountability:** Demonstrates a proactive approach in taking responsibility for tasks/outcomes, with a focus on seeing projects through to completion
- **Cross-functional collaboration:** Experience in working collaboratively across different teams and departments to foster agility and innovation

ABOUT ADVANZIA | The European digital bank

*Advanzia Bank's **mission** is to make finance easier and more inclusive by offering simple, smart and user-friendly payment and credit solutions that provide financial flexibility and deliver added value for our customers. Our way of working is guided by responsible lending, open communication and teamwork in cooperation with employees, business partners and customers.*

At Advanzia, we are committed to equal opportunities and embrace diversity as a driving force behind our success. We offer challenging projects in a dynamic, fast-paced environment, along with numerous opportunities for training and development, and a performance-driven bonus structure. Our benefits package includes Pluxee lunch vouchers, employee travel insurance, preferential rates on Advanzia products, as well as transportation and wellness allowances. Our zero-carbon Emerald building is designed to support employee health and wellbeing with various health programmes, access to our gym and after-work sports & social events available to all members of **#TeamAdvanzia**.