



Role Profile

Name	
Role	AML Reviews Analyst
Reporting to	AML Review Team Lead
Team	Client Lifecycle Management (CLM)
Division	Investec Bank plc
Key relationships	London & Reading CLM Team, Financial Crime, Relationship Managers/Bankers, Business and Support Teams
Regulatory status	Certified Person (CP): <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If CP, please confirm: (i) The type of certified function(s) performed For guidance see Role Profile – help with defining Certified Persons	Please tick as many as applicable: Material Risk Taker (MRT) <input type="checkbox"/> Client-dealing function <input type="checkbox"/> Function requiring qualification <input type="checkbox"/> Supervisor/manager of a CP <input type="checkbox"/>
(ii) Mandatory professional qualifications and exams (required for the role)	(ii) Mandatory professional qualifications and exams required under the FCA T&C rules or prescribed by IBP (please state N/A if no qualifications/exams are required for this role): N/A
Description of role and key responsibilities	<p>Are you currently working as a KYC Onboarding or Reviews analyst for a medium or large bank? Do you have a clear understanding of Risk Management & Anti Money Laundering practices? Are you experienced in understanding complex corporate structures? If so, then this opportunity may be suitable for you.</p> <p>The Client Lifecycle Management team (CLM) oversees the end-to-end KYC (Know You Customer) process for Clients for Investec Bank plc. This includes New Business Onboarding for New and Existing Clients, Periodic Reviews, Triggered Events and finally Off boarding. CLM support clients (both Individuals and Corporates) from HNW, Private Clients, Private Companies, Listed Companies, Funds & Trusts for a variety of sectors. We also support Global Markets and Principal Investment. CLM works alongside the MLRO & Financial Crime team to deliver their policies and apply appropriate Regulatory Classification, as well as operational support for Investec Bank plc (IBP) and offshore subsidiaries and branches.</p> <p>Objective of Role</p> <p>The primary responsibility of this role is to perform core AML/KYC due diligence on Reviews & Triggered Events. Such responsibilities include but not limited to ID & Verification, PEP & Sanction Screening, Negative Media/Adverse Media screening, Financial Crime Risk Re-assessment and</p>

ownership re-validation. In addition, this role includes Regulatory Classification (e.g., MiFID, EMIR, FSCS, FATCA/CRS and UK CASS rules etc), and other processes of existing clients for both Investec Bank plc (IBP), and offshore subsidiaries and branches including USA & India.

As well as the primary responsibilities, the role requires candidates to work independently and diligently, be able to identify issues and problem solve, manage multiple business priorities, have a strong control mind-set and be able to articulate clearly between Business and CLM team. The candidate will also be responsible for working closely within the team, Financial Crime, MLRO, Businesses (both UK and non-UK) and other colleagues in Operations, Legal, Credit and Risk.

Specific Responsibilities include:

- Timely, efficiently, and accurately conduct AML Reviews of existing clients, ensuring client records are accurate in all systems and that supporting documentation is saved and filed correctly
- Communicating professionally and confidently with stakeholders including colleagues, Business, and all supporting Operation Teams
- To build and maintain great working relationship with colleagues in London & Reading CLM Team
- Interpreting and analysing KYC data to accurately risk assess existing clients, making sound judgement calls in terms of escalation and risk mitigation.
- Performing PEP, Sanction and Negative Media screening and analysing the results to eliminate or confirm matches.
- Completing the required periodic client reviews within the prescribed time frame
- Understand the differences across multiple business lines and apply the appropriate defined processes accordingly.

Technical Knowledge: (compulsory)

- Strong understanding and ability to apply FCA UK regulations and JMSLG directives
- Solid understanding and ability to apply the 4th & 5th EU AML Directive that came to effect.
- KYC knowledge for Limited companies, PLC's, Funds, Trusts & SPV's
- Knowledge of non-UK (such as Singapore, India and US) KYC/AML requirements
- High IT literacy skills and able to navigate around minor IT issues independently (highly desirable)
- Performing appropriate regulatory classification processes (e.g. MiFID, EMIR, FSCS, MIFID, SME, UK CASS rules, FATCA/CRS classifications) & checking client documentation
- Up to date with all UK & EU AML requirements



Core skills and knowledge	<ul style="list-style-type: none"> • Regulatory Knowledge as applicable to role as above (compulsory) • Proven experience of KYC analysis of both individual and complex corporate clients and understanding the due diligence of corporate documents (not limited to banking) is essential, including knowledge of third-party data providers e.g., Equifax, Bureau Van Dijk, Dow Jones. • Strong understanding of IBP's client lifecycle management processes and procedures;(desirable) • Proven experience of analysing complex legal structures. • Proven experience of PEPs, Sanctions and Negative Media screening. • Proven experience in performing financial crime risk assessments of clients. • Basic understanding of company balance sheets, financials, and/or annual returns. • ICA KYC/AML/Financial Crime Certification (completed or in progress) desirable.
Any other attributes that would be helpful, but not essential for the role.	<ul style="list-style-type: none"> • Strong attention to detail e.g., accurate capture of data. • Analytical and risk assessment skills. • Competent computer skills. • Strong understanding & adherence of processes & procedures. • Comfortable with managing and interpreting data. • Good verbal and written communication skills. • Interacts with stakeholders in a professional, service-orientated manner; and • To have exposure to all regulatory classification would be very beneficial

We agree that this document accurately reflects the key responsibilities and associated skills, knowledge and attributes required for <insert name> to perform this role at this time. We acknowledge that it is our responsibility to update this profile as things change.

Manager's signature

Date

Employee's signature

Date