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| **Title: Head of Conduct and Compliance** | **Band: 4** |
| **Department: Risk****Location: Birmingham** | **Last updated: June 2019** |

1. **Purpose of the role:**

Responsible to the CRO for the day to day management of the Bank’s conduct and compliance risk.

Champion conduct risk and good customer outcomes across the Bank and lead 1st line risk owners in embedding appropriate conduct and compliance risk management practices across their area.

Ensure that the regulatory and compliance requirements of the Bank are identified and appropriate procedures are in place to support the Bank’s Risk Management Framework

Develop the strategy, implement and lead the Compliance Monitoring Plan ensuring it proportionately covers the areas of risk the Bank is exposed to.

Produce reports regarding the Bank’s risk profile for submission to relevant risk committees.

The job holder is a member of the Risk and Compliance Committee.

**This role is Certified – refer to the HR team for further information regarding the Certification Regime**

**2. Responsibilities**:

* Owning and leading the Conduct, Legislative and Regulatory Compliance Risk Management Framework.
* Providing assurance through a risk-based programme of compliance monitoring
* Ownership and coordination of conduct risk management activities including Chair of Conduct Risk & Compliance committee.
* Oversee and monitor horizon scanning activities within the bank, ensuring that all conduct and compliance legislative and regulatory changes are identified, with appropriate actions implemented in a timely manner
* Providing leadership, advice, guidance and support for business changes and strategic initiatives
* Looking forwards and outwards to assess emerging conduct, legislative and regulatory compliance risks and provide the business with regular updates.
* Fulfil the role of data protection officer for the Bank.
* Ownership of the Bank’s training programme in respect of Compliance and Conduct Risk related issues.
* Ownership of conduct and compliance risk policies and make recommendations for required changes to ensure that the policies are aligned to the business strategy and economic environment.

**3. Organisational fit:**

Role reports to the Chief Risk Officer

**4. Knowledge & Experience:**

* Appropriate professional qualification
* At least 5 years financial services Compliance and Conduct Risk experience
* Knowledge of business/Commercial/Corporate banking customers

**6. Key Skills/Competencies:**

* Risk awareness and management
* Leadership and influencing skills
* Problem Solving / analytical skills
* Communication & Listening
* Report Writing
* Customer Focus – internal and external
* Collaborative team player who is solution focused
* Decision making

**Role subject to regulatory approval** – no

**Other requirements specific to the role –** egFlexibility re working hours/willingness to travel

**PERSON SPECIFICATION**

(E = essential D= desirable)

**Professional qualifications**

> Appropriate professional qualification (E)

**Knowledge requirements (and how this is typically gained)**

* Appropriate professional qualification
* At least 5 years financial services Compliance and Conduct Risk experience
* Knowledge of business/Commercial/Corporate banking customers
* Experience of Conduct Risk, Compliance and AML monitoring
* Financial services experience

**Skill levels required (see Skills Framework)**

**LEVEL**

|  |  |
| --- | --- |
| **LEADERSHIP** | **3** |
|  |  |
| **CUSTOMER SERVICE & SALES** | 1 |
|  |  |
| **SYSTEMS/IT SKILLS** | **3** |
|  |  |
| **PROCESSING SKILLS** | **4** |
|  |  |

**Skills Framework**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|   | (High)  4 | 3 | 2 | 1 (Low) |
| **Leadership** | Head of function: Communicates to inspire & motivate, builds teams, represents the Bank’s views & interests externally | Manages people: Communicates to manage performance, regularly presents, sets standards and priorities | Team leader/coach:Communicates to guide and develop colleagues on the job  | Individual contributor:Team member, effective communication skills, demonstrates initiative. |
| **Customer Service & Sales** | Sales management: Role model for highest levels of customer serviceManages sales activity towards targets | External customer salesUnderstands how to achieve sales targets via needs based selling skills | External customer serviceAble to meet external customer requests providing a service level which delights  | Meets requirements of internal customers, understands department’s SLA’s and impact of these on others  |
| **Systems/IT skills** | Requires highly technical systems skills to develop systems architecture. | Requires advanced knowledge of specialist systems, adapts these to meet the needs of the business | Requires advanced Microsoft Office skills, produces complex reports from specialist system | Requires standard Microsoft Office skills or basic level of specialist system (data input/look ups) |
| **Processing skills** | Complex analysis of data & report production with recommendations & business acumen. Sets policies, produces reports for external use | Advanced administrative skills requiring analysis, research, investigation, report writing, some decision making required | Skilled administration required– free format letter writing, minute taking, some analysis & judgement required | Basic verbal and numerical reasoning to administer standard letters/forms accurately, prioritises work to meets deadlines & service level agreements |