



**ST. KITTS-NEVIS-ANGUILLA NATIONAL BANK GROUP OF COMPANIES**  
**HUMAN RESOURCES UNIT**

**Chief Risk and Compliance Officer**



**Skills and Abilities:**

- Excellent communication skills with the ability to present to all levels of audiences.  
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- A high degree of professionalism, confidentiality, dependability and initiative.  
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- Strong financial and good business acumen.  
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- Strong proficiency in use of Microsoft Office Suite.  
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- Strong problem-solving, and decision-making abilities with a knack for research.  
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- Exceptional leadership skills through effective relations with internal and external stakeholders.  
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- Excellent time management and organizational skills with a high commitment to quality and accuracy.  
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- Ability to perform within a fast paced, high pressure and dynamic environment.  
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- Excellent working knowledge of legislative and regulatory mandates and guidelines related to banking and insurance.  
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- Good front end retail management experience and excellent retail analytics.

**Position Summary:**

The Chief Risk and Compliance Officer will be responsible for the design, development and management of the Group’s Enterprise Risk Management and Anti-Money Laundering & Counter-Financing of Terrorism and Proliferation program from both a strategic and administrative perspective. Responsible for the assessment and mitigation of risk related to enterprise and business exposure and evaluation of alignment with approved risk strategy and appetite. Continuously monitors the risk and control environment to ensure that exposures are kept at acceptable levels and provides guidance on risk mitigation actions.

**Principal Duties and Responsibilities:**

- Lead and monitor the Risk and Compliance program.
- Report on a regular basis to the Risk and Compliance Committee of the Board of Directors and CEO on the Risk and Compliance status as well as risk events to improve efficiency and quality of services, and to reduce the vulnerability to fraud, abuse, and waste.
- Periodic revision of the program in light of changes in strategic objectives, legislative and regulatory mandates and guidelines, international best practices, and internal policies and procedures.
- Develop, coordinate, and participate in a multifaceted training program that focuses on the Risk and Compliance program. Ensure that all appropriate employees and management are knowledgeable of, and comply with, pertinent legislative and regulatory standards.
- Coordinate with various departments within the Group of Companies on matters related to financial risk and operational risk management.
- Coordinate compliance business risk assessments and create reports to provide to regulators at the requisite frequency.
- Assist with regulatory and criminal investigations/queries as the principal point of contact in accordance with existing operational guidelines.
- Independently investigate and act on matters related to Risk and Compliance, with the flexibility to design and coordinate internal investigations and designing resulting corrective actions.
- Develop policies and processes that act as guidelines and determine limits for managers and staff to identify and report deficiencies, anomalies, and risk events.
- Provide effective leadership by enhancing and sustaining the Group’s Risk and Compliance program to ensure that policies and procedures are commensurate with the inherent risk of all services and products, as well as the expectations of the Group’s regulators.
- Assist with the identification and management of all principal risks that the Group faces through consultative and advisory efforts.
- Manage the Group’s Risk Register to ensure accuracy and timeliness of data related to operations, products and services, and financial.
- Coordinate with the senior management team in crafting strategies to mitigate emerging risks related to all functional areas.
- Maintain collaborative relationships with regulators and the White-Collar Crime Unit to report and deter activity related to money laundering and the financing of terrorism and proliferation.
- Partner with business areas to evaluate process control breakdowns, inherent risk exposures and triggers, and conduct root cause analysis.
- Guide risk owners to adhere to business risk management policies pertaining to risks and control environment. Support the design and evaluation of the control environment within business processes.
- Participate and support internal and external audits, regulatory reviews and regulatory requests.

**Qualifications and Experience:**

- A minimum of 10 years of experience in the financial services environment related to Banking and/or Insurance particularly in Risk Management and Compliance.
- A minimum of 5 years of experience in a senior management role.
- Bachelor's Degree in Banking, Finance or related field.
- ACAMS and FRM or similar qualifications.
- Master's Degree in Banking, Finance or related field would be an asset.

Applications for consideration should be submitted, with a cover letter and résumé, via e-mail to [HR@sknanb.com](mailto:HR@sknanb.com) or by mail addressed to: **Chief Executive Officer** P.O. Box 343, Central Street, Basseterre, St. Kitts no later than **Friday 22<sup>nd</sup> March 2024**. Only shortlisted candidates will be contacted.