

POSITION DESCRIPTION

| POSITION DETAILS | |
|-------------------------|---|
| Position Title: | SENIOR AML/CTF OFFICER |
| Position Number: | |
| Classification Grade: | Grade 2 (b) |
| Portfolio: | OPERATIONS |
| Department: | FINANCIAL CRIME |
| Location: | VARIOUS |
| Reports to: | MANAGER – AML/CTF |
| Direct reports: | 0 |
| Essential Requirements: | <ol style="list-style-type: none"> 1. Requires a satisfactory National Police Check, ongoing EDD screening and self disclosure obligations. 2. Able to perform rostered 'stand by' work outside ordinary working hours. |

| PORTFOLIO |
|--|
| <p>The Operations division comprises business critical member service support areas and functions and is responsible for ensuring the reliable delivery and support of all payment channels including Cards, Foreign Transfers & Settlements, Direct Entry, Cheques, BPAY, and New Payments Platform (NPP). The team are also responsible for the oversight of the banks dispute resolution system, the management of member fraud & financial crimes, and the effective operationalisation of all AML/CTF obligations. Driving continuous improvement, the portfolio is responsible for the efficient and effective delivery of core essential services that allow the bank to deliver on its key strategic objectives.</p> |

| POSITION PURPOSE |
|--|
| <p>The Senior AML/CTF Officer will contribute to various aspects of Anti-Money Laundering and Counter-Terrorism Financing, including operational transaction monitoring, customer due diligence, sanction screening, and end-to-end investigation activities.</p> <p>The position is responsible for the timely, accurate, and efficient completion of Enhanced Customer Due Diligence (ECDD) reviews, as well as the investigation of high-risk individuals and entities, including analysis of KYC information, transactional history, and data related to beneficial ownership and the control of both domestic and international entities.</p> |

KEY RESPONSIBILITIES

| AML/CTF Monitoring & Reporting (30%) | Success measures |
|---|--|
| <ul style="list-style-type: none"> • Accurately review Unusual Activity Reports (UAR) and action lodgment of Suspect Matter Reports (SMR). • Assess customer and payment screening alerts to assess ML/TF risks associated with Sanctions, Politically Exposed Persons (PEPs) and Adverse Media. • Assess high-risk customers, making informed decisions on retention or exit recommendations. • Effective conduct of Enhanced Customer Due Diligence | <p>AUSTRAC report submission timeframes.</p> <p>Service Level Agreements met</p> |

| | |
|--|--|
| (ECDD). <ul style="list-style-type: none"> Proactive identification of behavioral patterns, red flags, and indicators of money laundering or terrorist financing. | |
| AML/CTF Operations (40%) | Success measures |
| <ul style="list-style-type: none"> Conducting comprehensive reviews of entity structures, fund/source origins, beneficial ownership, occupations, and transactional patterns. Conducting Enhanced Customer Due Diligence (ECDD) Provide SME guidance to business and the frontline on KYC onboarding requirements in accordance with AML / CTF program and rules Managing a caseload of investigations while meeting service level agreements (SLAs) and customer commitments, maintaining accurate records of enhanced customer due diligence actions and investigative steps. Maintain up-to-date documentation of processes, procedures, and best practices. Foster a culture of continuous improvement within the team Action all requests from external customers (e.g. Law Enforcement Agencies, members, Government and Regulatory Bodies, other Financial Institutions (FI's), Industry Bodies, etc.) | <p>Percentage of High ML/TF Risk Customers</p> <p>Compliance with regulatory requirements</p> <p>Customer Service SLA</p> |
| Engagement (20%) | Success measures |
| <ul style="list-style-type: none"> Develop relationships with a range of external organisations to keep abreast of AML/CTF developments. Represent the Bank externally through forums and industry bodies, developing and maintaining effective networks with the intention of exchanging ideas and building collaboration. Actively participate and contribute to projects and planning processes within the Financial Crime & AML team. | <p>High stakeholder satisfaction and collaboration ratings</p> <p>Industry body feedback.</p> |
| Compliance and Regulatory Adherence (10%) | Success measures |
| <ul style="list-style-type: none"> Complete all assigned training to ensure currency of knowledge and ability to respond appropriately in relation to compliance, fraud, and security requirements. Maintain awareness and adhere to all banking regulations and internal policy and procedures. | <p>100% compliance with internal policies and meeting all internal and external audit measures.</p> <p>100% successful completion of training within designated timeframe.</p> |

| |
|---|
| EXPECTATIONS |
| Staff are required to read, understand, and follow all Regional Australia Bank policies, procedures, and reasonable direction, demonstrate a commitment to fostering a safe, respectful, and inclusive workplace and exhibit professional behaviours in accordance with Regional Australia Banks Code of Conduct. |

| |
|--|
| SELECTION CRITERIA |
| 1. Relevant qualification with demonstrated experience in AML/CTF analysis, investigation, preferably in a banking |

or financial services environment and/or relevant and equivalent experience.

2. High level of attention to detail with a focus on accuracy in all aspects of work.
3. Excellent written and verbal communication skills with the ability to communicate complex information effectively to a variety of audiences.
4. Strong collaborative skills with the ability to work effectively with cross-functional teams.
5. Professional demeanor with a commitment to integrity and ethical behavior.

| | | | |
|-------------------------------|--|-------|--|
| Portfolio Executive/Delegate: | | Date: | |
| People and Culture: | | Date: | |