

Role Title:	Financial Crime Risk Lead
Reporting to:	Chief Risk Officer
Direct Reports:	N/A
Salary:	Up to £50,000 per annum
Contract:	Permanent, Full Time
Hours:	35 hours per week, Monday – Friday, 7 hours per day, between the hours of 8am and 6pm (1-hour unpaid lunch)
FTE:	1.0 FTE
Place of Work:	Silsden / Hybrid with a minimum of 2 days in the office (as agreed with manager)
Benefits:	25 days holiday, plus bank holidays, Company Pension

### Ecology's Purpose

*In a world that doesn't add up, daring to be different is our calling, lending our power so everyone's story gets a chance to thrive.*

### Role Purpose

The Financial Crime Risk Lead provides specialist oversight, insight, and challenge to ensure the Society meets its regulatory and legislative obligations and maintains robust defences against money laundering, fraud, and wider financial crime risks.

Acting as a visible and trusted expert, the role holder combines strong regulatory understanding, technical knowledge, and analytical capability to support first-line teams in identifying and managing current and emerging risks, threats, and trends.

They will shape and recommend effective solutions to prevent financial crime, while contributing to business change through knowledge-sharing and collaborative engagement. The role also includes monitoring financial crime risk factors through high-quality analytics, root-cause analysis, and proactive involvement in industry developments.

### Main Duties & Areas of Responsibility

Examples of duties include, but are not exclusive to:

- Provide expert oversight and advisory support to the first line risk and operational teams, helping to strengthen and continuously enhance our financial crime capabilities so the Society stays ahead of increasingly sophisticated threats.
- Act as Ecology's subject matter expert in AML, KYC, sanctions, fraud and financial crime prevention, including supporting the MLRO.

- Own and maintain the Society-wide Financial Crime Risk Assessment, identifying vulnerabilities and recommending control improvements.
- Build and promote a financial crime-aware culture across the Society through training, awareness materials and cross-team engagement.
- Maintain our financial crime policies ensuring they remain compliant and reflect best-practice guidance.
- Work with the business area to ensure that all financial crime events are comprehensively captured within the Risk Management Database and closed in a timely manner with adequate source data documentation.
- Conduct high-quality reviews and oversight of first-line financial crime activity, ensuring effective controls and sound documentation.
- Investigate suspicious activity and, where appropriate, submit Suspicious Activity Reports (SARs) in accordance with regulatory requirements, ensuring high-quality investigation and documentation.
- Liaise with law enforcement and other relevant agencies where necessary, supporting information requests or investigations.
- Produce insightful management information and reporting for senior leaders and committees.

### Skills and Experience

**Essential:**

- At least 3 years' experience in a second line financial crime or AML role within an FCA-regulated firm (ideally including mortgage and deposit-taking environments).
- Strong working knowledge of UK AML, KYC, sanctions, and fraud requirements.
- Experience of delivering the Society's Business Wide Financial Crime Risk Assessment and production of clear, insightful reporting for senior stakeholders
- Demonstrable experience of preparing and submitting Suspicious Activity Reports (SARs) to National Crime Agency
- The ability to interpret regulation and blend it with practical business needs.
- High-quality communication skills, with the ability to translate complex concepts for non-technical audiences.
- Experience improving processes and driving efficiency.
- Exceptional Communication skills, both verbal and written
- High level of attention to detail and accuracy to drive a 'right first time, every time' approach
- Exceptional organisational skills
- Proficiency in IT, including good knowledge of Microsoft, including Word and Excel

**Desirable:**

- Professional qualification or progress towards one (e.g., IRM, ICA etc)
- Knowledge of enterprise risk frameworks and the three lines model

### Other

- You have a legal duty to take reasonable care of your own health and safety and that of others and you are expected to be familiar with, and adhere to Ecology's Health and Safety Policy

## Job Description

- Ensure your work, communication and approach conforms to the values and behaviours of the Society.
- Keep up to date, and comply with Ecology's rules, Policies and Procedures as detailed in the staff handbook.
- Undertake any reasonable duties requested by management.
- This role has a six-month probation period
- As part of your role, you are responsible for upholding the principles of Consumer Duty by ensuring that the needs, preferences, and interests of members are at the forefront of decision-making, delivering fair outcomes, and acting in a way that promotes member trust and confidence

### Acceptance

Print Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Behaviour		Our Collective Commitments			Examples of Bringing My Best Self to Work	
<b>Deliver Together</b>	<p>We've always believed that, together we can achieve more. Working with our stakeholders and Members to create incredible impact.</p> <p>That's why <b>Deliver Together</b> is the heartbeat of everything we do. By combining our unique strengths, perspectives, and talents, we know there is no challenge too great, no goal too ambitious. Together, we're unstoppable.</p> <p>Deliver Together means learning from one another, recognising that every person brings something valuable to the table. We know the best solutions emerge when we combine our insights, learn from our differences, and respect each other's expertise.</p> <p>When we <b>Deliver Together</b>, we tackle challenges as a united front, sharing our successes, learning from our setbacks, and always supporting each other to be better. Creating something that's greater than the sum of our parts.</p> <p><b>Let's Deliver Together. Because together, we can achieve the extraordinary.</b></p>				<ul style="list-style-type: none"> <li>• I collaborate with others, considering the bigger picture and doing the right thing for Ecology and our Members</li> <li>• I deliver on our collective commitments, providing amazing service to our Members, and to my fellow colleagues</li> <li>• I am purposeful in my actions, respecting people's time and using it wisely</li> <li>• I choose the right communication tools and methods to align with the goals, complexity, and urgency of the activity</li> <li>• I evaluate the strengths of the team, ensuring that the right individuals are involved</li> <li>• I welcome diverse perspectives and encourage inclusivity</li> </ul>	
	<b>Lead With Care</b>	<p>At Ecology we care deeply about our planet, the people we work with and the Members we serve.</p> <p><b>Lead With Care</b> means being honest and supportive - the cornerstones of strong relationships and lasting success. It's about being authentic, patient, compassionate and understanding. It's appreciating that everyone's journey is unique and taking time to encourage, uplift and help each other.</p> <p>We recognise the power of words and the responsibility we carry when we communicate, offering feedback that is constructive and kind – and always keeping the well-being of others in mind. We share our thoughts clearly and respectfully, without fear of judgment.</p> <p>To <b>Lead With Care</b> is to embrace openness with courage, even when it's difficult, knowing that honesty drives meaningful change that makes a difference.</p> <p><b>Let's Lead With Care. In every action, every word, and every step we take.</b></p>				<ul style="list-style-type: none"> <li>• I am kind to myself, asking for help when needed</li> <li>• I build trust through consistency and reliability</li> <li>• I help when needed, stepping in with a willingness to support</li> <li>• I share truth with care, offering feedback that is constructive and kind, and delivering it in a way that helps others grow, without judgment or blame</li> <li>• I am mindful of how my actions, decisions, and communication affect people and our planet</li> <li>• I actively listen and seek to understand the needs of others, being present in the moment</li> <li>• I celebrate successes, offering thanks and praise for a job well done</li> </ul>
Values						
<b>Fairness:</b> Treating everyone individually and with respect		<b>Openness:</b> Listening to each other's views and opinions		<b>Responsibility:</b> Doing what we say we'll do. Making pragmatic decisions, staying true to our values		<b>Co-operation:</b> Working together, receptive to the knowledge and opinions of others
						<b>Activism:</b> Empowering colleagues to be advocates for change

Behaviour		Our Collective Commitments			Examples of Bringing My Best Self to Work	
<b>Own Your Impact</b>	<p>At Ecology, we make an incredible impact on our environment and the communities around us. And we all play a part in making this happen.</p> <p><b>Own Your Impact</b> is a promise to ourselves to take full ownership of our actions, our commitments, and the outcomes we create. It means delivering on our promises and taking accountability for the results we achieve.</p> <p>To <b>Own Your Impact</b> is to make considered decisions, even when the path isn't easy. It's about achieving a high standard of excellence and recognising that our individual actions contribute to the collective success of our team. We do what we say we will – and we do it to the best of our ability.</p> <p><b>Own Your Impact</b> means being proactive by anticipating challenges, taking the initiative to find solutions, and owning the process from start to finish. We lead by example, knowing that true accountability means creating positive impact that drives the right results.</p> <p><b>Let's Own Our Impact. Let's be accountable for our actions and for our future.</b></p>	<ul style="list-style-type: none"> <li>• I take ownership of my performance and development, achieving my objectives and building the skills I need for future success</li> <li>• I own the process from start to finish, taking responsibility for every step</li> <li>• I have clarity over my role and know what's expected of me</li> <li>• I do what I say I will, managing stakeholder expectations with clear communication and deadlines</li> <li>• I consider risks carefully, seeking feedback to guide my path and being mindful of possible outcomes.</li> <li>• I embrace feedback and use it to improve, seeking opportunities to learn from others</li> <li>• I am self-aware, reflecting on my own actions and impact, and I believe in my own abilities</li> </ul>				
	<p><b>Dare To Be Different</b></p> <p>Ecology started from a brave decision to do something that others wouldn't. Pioneer the possible.</p> <p><b>Dare To Be Different</b> means stepping into the unknown with confidence, challenging the status quo, taking considered risks that may lead to incredible impact. It's about having the courage to voice new ideas, even when they seem bold or unconventional.</p> <p>To <b>Dare To Be Different</b> means making tough decisions, when others won't, and being brave enough to change course if it's the right thing to do. We are strong enough to own our mistakes, being resilient in the face of setbacks. We embrace failure, seeing it is a stepping stone to success, sharing what we learn to help each other.</p> <p>We lead with confidence to inspire others to greatness.</p> <p><b>Let's Dare To Be Different. Let's inspire the world around us.</b></p>	<ul style="list-style-type: none"> <li>• I speak up and challenge respectfully, with a focus on finding solutions</li> <li>• I'm positive and inspiring, strong in the face of adversity and resilient when facing setbacks</li> <li>• I don't let fear or disappointment derail my efforts</li> <li>• I'm brave enough to step out of my comfort zone, challenging the status quo to achieve the right results</li> <li>• I lead with humility, accepting my mistakes, listening to others, and being brave enough to change course when it's the right thing to do</li> <li>• I champion sustainability, pushing for positive change so we can create a better world</li> </ul>				
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