

Deputy-Head COMPLIANCE

**We are looking for open-minded, meticulous,
and skilled Senior Compliance Officer as
Deputy-Head Compliance who is seeking
personal grow and will help us grow the business**

If you're seeking a career that holds potential for growth and development, Banque Richelieu (Switzerland) Ltd invites you to embark on a rewarding journey together. At Banque Richelieu, we're foremost looking at attitude, character, and motivation, at the individual personality level, to match our culture of forward-looking experts, excellence-seeking minds to provide top-tier quality of service and solutions to specific needs.

Position SUMMARY:

The Deputy Head of Compliance supports the Head of Compliance in ensuring Banque Richelieu (Switzerland) operates in full compliance with applicable Swiss laws and regulations, as well as with the compliance standards and policies of the Group Banque Richelieu.

This role acts as a key point of contact for regulatory matters in Switzerland and contributes to the development, oversight, and continuous enhancement of the compliance framework across all business lines — Private Banking, Asset Management, and Corporate Transactional Banking.

The position requires both a strong grasp of Swiss regulatory expectations and the ability to coordinate effectively within the international compliance governance model of Group Banque Richelieu.

DO YOU HAVE WHAT IT TAKES?

- Hands-on attitude with a strong willingness to actively work on compliance topics.
- Willingness and drive to learn and to get out of the comfort zone for personal growth.
- Multi-tasking, solution-oriented and able to work under pressure.
- Analytical and structured thinker with strong attention to detail.
- Passion in working with data and numbers.
- Open mindset to work in an agile, fast-growing international Banking group.
- Team player, communicative with a strong work ethic.
- Legal and/or Compliance professional education.
- 5-10 years' practical experience in Compliance matters.

- Languages: German/English spoken and written, French is a plus

EXPECTED SKILLS and COMPETENCIES

Core Compliance & Regulatory Expertise

Swiss Regulatory Framework

Deep understanding of FINMA regulations, Swiss Banking Act and other relevant banking regulations in particular:

- Deep understanding of AML regulations, such as FINMA-AMLO (FINMA Anti- Money Laundering Ordinance), AMLA and AMLO (Anti-Money Laundering Act and Ordinance), CDB (Swiss Bankers Association Due Diligence Agreement) and applicable banking and criminal law.
- Familiarity with Swiss Data Protection Law.
- Experience with Swiss private banking and asset management regulations, including portfolio management licensing (e.g. FinSA).
- Strong knowledge of tax compliance rules and reporting requirements pertaining to QI/FATCA and AEoI.
- Strong knowledge of cross-border rules, especially for Europe (including France, Monaco) and the UAE, and how they interact with Swiss regulations.

AML / CFT (Anti-Money Laundering / Counter-Terrorism Financing)

- Expert in risk-based approach and transaction monitoring tailored to high-risk clients (e.g. PEPs, offshore structures, crypto, complex wealth).
- Experience with payment transaction monitoring (corporate banking side).
- Familiar with correspondent banking risk assessments and sanctions compliance (OFAC, EU, SECO).

Technical & Analytical Skills

Compliance Frameworks & Risk Management

- Ability to align Swiss regulations and standards with group compliance frameworks (French or EU-originating, e.g. ACPR/AMF, GDPR, MiFID II).
- Ability to design, implement, and monitor a compliance control framework consistent with group policies and Swiss law.
- Strong understanding of operational risk, reputational risk, and market conduct risk.
- Competence in regulatory reporting, risk assessment, and incident escalation.

Data and System Literacy

- Proficiency with compliance monitoring tools, transaction screening systems, and regulatory reporting platforms.
- Ability to interpret data analytics for suspicious activity patterns.
- Awareness of digital onboarding (KYC automation) and FinTech/RegTech solutions.

Leadership & Governance Skills

- Serve as Deputy Head of Compliance, meaning strong management and delegation skills.
- Capable of acting as deputy to the Head of Compliance representing Compliance in committees or audits as well as within Groupe Richelieu, as well as in the preparation of Compliance reports.
- Support in the development and oversight, as well as execution of the **annual compliance risk assessment, compliance monitoring plan, and control testing program**.
- Experience interfacing with regulators (FINMA, internal audit, external audit) and senior management.
- Ability to influence business lines while maintaining independence — especially in private banking and corporate banking contexts.
- Skilled at training and developing compliance officers or front office staff.
- Contribute and drive Compliance related projects and data protection regulations.

Cross-Border & Cultural Intelligence

- Ability to understand and assess the specific regulatory nuances and business practices applied in other subsidiaries of Group Financiere Richelieu in France & Monaco, UAE.
- Excellent communication in English, German and ideally also in French (French is a plus).
- Sensitivity to cultural differences in compliance expectations and client behaviour.
- Serve as a trusted advisor to **front-office and operations teams**, offering practical, risk-based guidance that enables business growth within regulatory boundaries.

KEY RESPONSIBILITIES

Regulatory & Compliance Oversight

- Support the Head of Compliance in implementing and maintaining a comprehensive compliance program aligned with **FINMA** and other relevant regulatory authorities and bodies.
- Oversee and provide guidance and actively work on **KYC/AML processes, onboarding, transaction monitoring, name screening, and periodic reviews**.
- Advise front-office and management on **regulatory obligations, cross-border conduct, client communication, and marketing rules**.
- Ensure compliance with **tax transparency regimes** (FATCA, CRS) and **data protection regulations** (Swiss DSG, GDPR).
- Identification of high-risk clients and **performing appropriate risk assessments**.
- Participate in and support **regulatory inspections, audits, and internal reviews**.

Cross-Border & Group Coordination

- Ensure alignment between **local compliance policies** and **Group Compliance Frameworks** (originating from France / EU headquarters).
- Manage **cross-border regulatory issues** between Switzerland, Monaco, France, and the UAE, ensuring consistent standards and information sharing.
- Liaise regularly with Group Compliance, Legal, and Risk functions.

Monitoring, Reporting & Governance

- Develop and oversee the **annual compliance risk assessment, compliance monitoring plan, and control testing program**.
- Prepare **reports to the Executive Committee, Board of Directors, and Group Compliance**.
- Support the **Compliance Committee** and represent Compliance in risk or product governance committees when required.
- Ensure **timely escalation and documentation** of compliance incidents and breaches.
- Perform and manage Compliance related internal controls.
- Contribute and drive Compliance related projects and data protection regulations.

People Leadership & Development

- Supervise, mentor, and develop members of the Compliance team.
- Act as **deputy and back-up** to the Head of Compliance.
- Promote a strong **compliance culture** throughout the bank through training and engagement with business lines.

Business Partnership

- Serve as a trusted advisor to **front-office and operations teams**, offering practical, risk-based guidance that enables business growth within regulatory boundaries.
- Support **new product approval processes, outsourcing arrangements, and project governance** (e.g., digital onboarding, AML system enhancements).

ABOUT Banque Richelieu (Switzerland):

We are a Swiss private bank, based in Zurich and fully licensed by FINMA, serving private and institutional clients – including leading entrepreneurs, wealthy families, and family offices across Switzerland, Europe and Middle East. Since July 2025, Banque Richelieu (Switzerland), formerly known as Kaleido Privatbank, is part of Group Banque Richelieu, a fast-growing international private wealth & asset manager. Our international reach in Switzerland, France, Monaco and UAE enables us to combine extensive complementary expertise across 3 business lines: Private Banking, Asset Management, Corporate Transactional Banking and Investment Banking.

Are you interested in working with us? We would be happy to receive your full application documents to the following email-address of: evelyn.smith@banquerichelieu.ch

If you have any questions, please do not hesitate to contact us.