



# CAMILLE THOMAS BARKHO

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Experienced professional with a successful career track in Banking, IT, Business Development, and administration. Excel at interfacing with all levels to ensure organizational goals are attained. Possess excellent interpersonal, analytical, and organizational skills. An effective manager with the skills necessary to direct, train, and motivate staff to its fullest potential.

## EXPERIENCE

**2013 - 2018**

**CHIEF COMPLIANCE OFFICER, LEBANON AND GULF BANK SAL, BEIRUT, LEBANON**

Lebanon and Gulf Bank SAL is an Alpha Commercial Bank in Lebanon with around 20 branches. I was appointed as LGB's Chief Compliance Officer in August 2013. Duties with LGB Bank covered the following:

AML/CFT Function:

Management of the function and introduction of automated monitoring systems as well as transfer of the manual KYC system to an automated one.

Legal Compliance Function:

Creation and Management of the Legal Compliance Function. Creation of function's tasks and operations with the collaboration of the Legal Compliance Officer.

Sanctions Compliance Function:

Creation and Management of the Sanctions Compliance Function. Creation of function's tasks and operations with the collaboration of the Sanctions Compliance Officer.

Tax Compliance Function:

Creation and Management of the FATCA/CRS Compliance Function. Creation of function's tasks and operations with the collaboration of the Tax Compliance Officer.

International Compliance Function:

Creation and Management of the International Compliance Function. Creation of function's tasks and operations with the collaboration of the International Compliance Officer. Projects being: Cyprus Regulations, GDPR, PSDII, MIFIDII.

Other Tasks and Duties:

- Creation and Overseeing an "Account Opening Unit" within the Compliance Department.
- Creation and Coordination of a "Compliance Committee" which is a Management Committee responsible for Compliance-Related recommendations.
- Training provided to all levels of staff (Management, Branch Managers, CSOs, Credit etc.).
- Participating in committees such as: Compliance Committee and Organization Committee.

2004 – 2013

**REGIONAL MANAGER, AMERAB BUSINESS SOLUTIONS SAL, BEIRUT, LEBANON**

IDOM Middle East, LLC (IDOM) is a US Company specialized in Compliance Solutions, Services and Consultancy. IDOM's strategy was to create a Lebanese company called Amerab Business Solutions SAL (ABS) who would be responsible for running IDOM's operations in the Middle East and North Africa (MENA) area. I was appointed as ABS's Regional Manager since 2004. Duties and experience with IDOM covered the following:

With ABS:

Full Management of Staff, Operations, Clientele and Affiliates.

With IDOM:

Important participant in IDOM R&D and test labs.

With Banks & Financial Institutions:

- Aiding in writing their policies and procedures for Regulatory, Legal and AML/CFT Compliance.
- Designing and implementing complete AML/CFT solution platforms for many banks and other financial institutions.
- Providing training for many local and regional financial institutions on subjects covering: Compliance, Corporate Governance, AML, FATCA and Risk.
- Providing consultancy for many local and regional financial institutions on international regulations affecting them such as US and European Sanctions Program Management and the latest US FATCA law.

Covered Jurisdictions:

Lebanon, Jordan, Syria, Kuwait, UAE, Oman, Qatar, Bahrain, Australia, UK, Cyprus, France, Egypt, Algeria, Congo and Senegal.

Sample Financial Institutions:

Lebanon: Credit Libanais, Bank MED, Bank of Beirut, BBAC Bank, Fransabank, BLC Bank, First National Bank, Lebanese Swiss Bank, The Federal Bank of Lebanon, IBL Bank, Credit Bank, Near East Commercial Bank, Arab Finance House... Jordan: Jordan Kuwait Bank, Egyptian Arab Land Bank, Bank of Jordan, Jordan Commercial Bank, Ahli International Bank... Kuwait: Industrial Bank of Kuwait, Noor Financial Investment... UAE: Al Khaliji Bank. Bahrain: Credit Libanais. Oman: Bank of Beirut. Egypt: Bank Misr. Senegal: Credit Libanais. Algeria: Fransabank. Congo: Sofie Bank. Cyprus: Credit Libanais, Bank of Beirut, Fransabank, Jordan Ahli Bank. France: Al Khaliji Bank. UK: Bank of Beirut. Germany: Bank of Beirut. Australia: Bank of Beirut.

2002 – 2003

**ADMINISTRATION MANAGER, BARTERCARD, GOLD COAST, AUSTRALIA**

Bartercard® is a business marketplace with 55,000 cardholders who barter-trade over \$60m every month with 72 offices around the world and over 600 staff. Duties were to set up and run the operation of Bartercard in KSA, covered tasks were:

- Manage the trading platform both systems and operations.
- Manage all client accounts.
- Ensure company's compliance with local regulations as well as Australia's.
- Provide HR and support services to all staff.

1995 – 2001

**ASSISTANT MANAGER TREASURY/DEALING**, BSL BANK SAL, BEIRUT, LEBANON

BSL is a Lebanese Bank providing commercial banking services to Lebanese and non-Lebanese clients spread all over Lebanon through a branch network of over 20 branches. Covered various banking operations namely:

Treasury Activities:

- Securities Department, trading stocks both OTC and on the stock exchange, in addition to FX, Euro Bonds, and Treasury Bills for individuals, corporates and investment funds.
- Inter-bank lending, bank's solvency, branches' liquidity positions, FX positions and bank's investment portfolio locally and internationally.

Credit Activities:

- Developing and maintaining business relationships consistent with the bank's corporate mission,
- Identifying business opportunities, understanding the client's financial needs and introducing relevant products
- Preparing/reviewing credit assessments including extensive credit and financial analysis.
- Analyzing account profitability, suggesting facility pricing, Determining loan structuring,
- Managing and reviewing work of credit officers.

Branch Operations:

Handling various branch operations including current accounts, customer services and relations, transfers ...etc.

Other:

- Reviewing developments in the core banking systems and assessing banking solutions and software
- Publishing monthly newsletters on money and financial markets.
- Participating in committees such as: ALCO, Budgeting, IT and Credit.

## EDUCATION

1996

**BANKING STUDIES**, UNIVERSITY OF SAINT JOSEPH, BEIRUT, LEBANON

1992

**BS COMPUTER SCIENCE**, LEBANESE AMERICAN UNIVERSITY, BEIRUT, LEBANON

## CERTIFICATIONS

- Association of Lebanese Banks, Certification in Lebanese Regulations (2015).
- Association of Certified Anti-Money Laundering Specialists, CAMS Certificate (2014).
- World Union of Arab Bankers, Attendance Certificate in: International Conference in Anti-Money Laundering and Terrorist Financing (2011)
- World Union of Arab Bankers, Attendance Certificate in: Yearly Gathering of the IT Managers in Arab Banks (2011)
- Union of Arab Banks, Certificate in: Compliance and Risk Based approach in Anti-Money Laundering and Terrorist Financing, New FATF recommendations (2008)
- Union of Arab Banks, Certificate in: International Anti-Money Laundering and Terrorist Financing (2006)
- Union of Arab Banks, Certificate in: Anti-Money Laundering and Terrorist Financing (2005)
- Barter Card, Gold Coast, Australia, Certificates in: General Manager, Administration, Foundation Sales, Foundation Trade-Coordinator and Foundation Trade Consultant (2003)
- American University of Beirut & Citibank, Certificate in FX and Bourse Game (1997)
- Association of Lebanese Banks, Certificate in Risk Management in Lebanese banks (1997)
- Association of Lebanese Banks, Certificate in “The Stock Exchange: Operations and Technologies” (1995)
- Center of Banking Studies, University of Saint Joseph, Certificate in FX markets and derivatives (1995)