

ILHAMI M. KHALED

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SUMMARY

I am a passionate trilingual Compliance professional with a solid legal background. My professional experience spanning over 13 years in the financial services industry and in consulting encompassed different domains of the Compliance function including **Anti-Money Laundering, Anti-Bribery and Corruption (ABC)**, as well as **Regulatory**. I am also well versed in terms of **FATCA/CRS** compliance and **Data Protection**. The positions I held covered **multiple jurisdictions** within the **EU**, the **GCC** and **MENA**, including France, Monaco, the UK, Liechtenstein, Cyprus, Romania, Luxembourg, Switzerland, Egypt, Jordan, Qatar and the UAE. They also covered **commercial, retail, international and investment banking**, as well as **insurance** and **Islamic finance**. I was able to successfully handle both **supervisory** and **project management** roles within the institutions I worked for.



EDUCATION

- **Masters Degree in Law (Bac + 4 / LL.B.), 2004 – 2008 (graduated with Honors)**, Filière Francophone de Droit, Faculty of Law and Political and Administrative Sciences, Lebanese University
- **French Baccalaureate, Economics and Social Sciences, 2002 – 2004 (graduated with Honors)**, Grand Lycée Franco-Libanais Achrafieh, Mission Laïque Française

PROFESSIONAL INTERNATIONAL CERTIFICATIONS

- **2016 – Combating Financial Crime Level 3 Award (Scoring 94/100)** – Chartered Institute for Securities & Investment (CISI)
The qualification covers the background and nature of financial crime, money laundering, terrorist financing, corruption (Foreign Corrupt Practices Act), bribery (UK Bribery Act) and the role of the private sector.
- **2014 – International Introduction to Investment Award (Pass with merit)** - Chartered Institute for Securities & Investment (CISI)
The qualification focuses on international markets and covers key financial principles and products in depth including assets and markets, equities, bonds, derivatives and investment funds.

PROFESSIONAL EXPERIENCE

Regulatory Reporting Operational Manager (October 2022 – August 2023)

Deloitte Solutions, Luxembourg

- Managed the daily operations of the team, ensuring deadlines are met, keeping a good level of client satisfaction and providing effective team capacity and planning.
- Liaised with the internal control functions for properly on-boarding new clients and for performing continuance due diligence.
- Managed the production of regulatory tax reporting, including QI, FATCA and CRS.
- Developed the team from a personal and career development perspective.
- Acted as an ambassador of the team with clients in Luxembourg and abroad.

International Compliance Unit Head, CRS Reporting Officer and Data Protection Officer (Apr 2015 – Sep 2022)

Banque Libano-Française

- Provided support to branches, local and foreign subsidiaries located among others in France, Cyprus, Luxembourg and Switzerland and arranged, performed and coordinated compliance visits. This support also included the insurance and investment brokerage lines of business.
- Supervised analysts in assisting the Bank's different functions about international compliance issues (among others: EMIR, Dodd-Frank Act, MIFID, MIFIDII, OFAC, EU and UN Sanctions).
- Assisted in establishing the Bank's ABC Compliance Program (ABC Manual, Gift Policy, Supplier Policy and Whistleblowing Policy) and assisted the ABC Officer perform periodic reviews of the Bank's compliance.
- Assisted in complying with international vendors policies and procedures (Visa, Mastercard) and actively collaborated in the implementation of international payments projects (World Food Programme, International Red Cross Committee, etc.).
- Provided compliance insights involving Digitalization projects and accompanied the Retail and Marketing Division in rolling out new products and services.
- Played a key role in documenting the Bank's accounts with International Correspondents, Custodians and Qualified Intermediaries (Wolfsberg, KYC, NQI/QI).
- Managed the Bank's compliance with the US Foreign Account Tax Compliance Act and the OECD's Common Reporting Standard (impact analysis, implementation roadmap, trainings) and served as a focal point with national and international authorities.
- Successfully ensured FATCA and CRS yearly reporting (File generation, XML conversion, encryption, submission).
- Coordinated the implementation of the EU General Data Protection Regulation (GDPR) on the group level and participated in Steering Committees, and was nominated as the Bank's Data Protection Officer.

Senior International Legal Compliance Analyst, Group FATCA Project Manager (October 2013 – April 2015)

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- Took charge of the FATCA change management project on the group level (designing and providing Awareness and Implementation Trainings to client facing staff about required process changes and initiating and coordinating system changes).

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- Periodically liaised with the Senior Management on the Project Progress and difficulties across the Group.
- Assisted the Bank in understanding the international regulations compliance requirements (FINRA, ISDA, Patriot Act, etc).
- Initiated the centralization process for Entity Clients acceptance and data cleaning and collaborated with the relevant functions to implement the change.
- Initiated and implemented a new Risk Based Approach (RBA) for entity clients, and established the required procedures according to the Financial Action Task Force Guidance.

KYC & Correspondent Analyst, FATCA Project Manager (December 2012 - October 2013)

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- Due to a deep understanding of the FATCA regulations, was appointed as the youngest FATCA Project Manager in Lebanon and was nominated as a member of the Steering Committee presided by the General Management.
- Leveraged on my legal background to improve and then take charge of Entity Clients' Due Diligence.
- Actively participated in periodic Management Compliance Committees (preparation, presentation, minutes of meeting).

Assistant AML and Regulatory Compliance Coordinator, Group Compliance (January 2010 - December 2012)

BLOM Bank

- Oversaw the correct application of AML and Compliance policies and procedures across the Group. This oversight also included the insurance, investment banking and Islamic finance lines of business.
- Initiated AML and Compliance guidance in accordance with the regulations of the different jurisdictions in which the Bank operates (among others: France, Egypt, Jordan, Qatar, Romania and the UAE).
- Improved the account opening process for corporates and non-profit organizations based on the risk they present.
- Monitored and studied accounts movements in order to detect red flags.
- Initiated and studied Suspicious Transaction Reports (STRs) and liaised with the local Financial Intelligence Unit (the SIC).
- Pro-actively supported the business functions in signing agreements with foreign counterparts (custodians, correspondents, etc.) and assessed international compliance risk exposures for pre-existing investment banking agreements.
- Coordinated the FATCA regulations implementation on the Group level and prepared its Policies & Procedures.

LANGUAGES, SKILLS & EXPERTISE

- **LANGUAGES:**
Arabic (Native)
French(Full professional proficiency)
English (Full professional proficiency)
Italian (Beginner)
- **SKILLS:**
Transferable professional skills: Project Management, Progress Reporting, Public Speaking, Team Management, Training Design, Training Delivery, Performance Appraisal, System Testing, Drafting System Requirements, Drafting Requests for Proposal, Building Business Cases, Data Mapping, System Querying, Drafting and Reviewing Policies and Procedures.
Personal/Interpersonal: Leading with Emotional Intelligence, Critical Thinking, Attention to Details, Communication, Mediation.
Software: MS Office (Excel, Word, Powerpoint, Visio), Temenos T24, AS400, ICBS, 1099 Pro, FiTAX, SharePoint, Discoverer, ACL.
- **EXPERTISE:**
Sanctions, ABC (FCPA, UK Bribery Act), Corporate Governance, Global Information Reporting (FATCA - CRS), AEOI, GDPR, Data Protection, AML, CFT, KYC, FATF, Risk Based Approach, EMIR, Dodd-Frank Act, MIFID, MIFIDII, Wolfsberg, Banking, Insurance, Investment Banking, Corporate Law, Risk Assessment, Due Diligence, Suspicious Transaction Reporting, Drafting Policies and Procedures, Data Mining

HONORS, AWARDS & CONTRIBUTIONS

2019 - Enrolled in **BLF Global Management Development Program** – Olayan School of Business, **American University of Beirut**.

2017 - **Speaker at the 2nd Edition Sanctions, CRS, AML and KYC Compliance** event organized by Marcus Evans, Dubai

2011 - **Nominated as Lebanon's Youth Ambassador** – Arab Thought Foundation Youth Programme

2008 - **Certified Trainer on Mediation and Alternative Dispute Resolution Methods** – UNDP Peace Building Project

INTERESTS & HOBBIES

International Business Law, International Economics, International Criminal Law, Finance, Banking, Investment Banking, History, Music, Choir, Reading, Cooking, Tennis, Travel.