**JOB DESCRIPTION**

**JOB TITLE:** Risk and Compliance Officer

**JOB TYPE:** | Permanent | 37.5 Hours per week

**REPORTS TO:** Manager

**LOCATION:** Portadown Credit Union

**OUR ORGANISATION:**

Portadown Credit Union is a Not-For-Profit financial co-operative owned by and run for the benefit of 13,000+ Members. Weoperate to a very high set of ethical principles which require that all members are treated with respect and dignity, no matter how much, or how little they have saved or borrowed.

Portadown Credit Union Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Portadown Credit Union Ltd is a registered company in Northern Ireland  
and a member of the Irish League of Credit Unions and Member of World Council of Credit Unions.

**“This role is subject to an appropriate fitness and propriety assessment being conducted by the Credit Union.”**

**ROLE OVERVIEW:**

Reporting to the Board of Directors, the Risk and Compliance Officer will have responsibility for ensuring compliance by the credit union with regulatory, contractual, corporate and industry best practice standards in all aspects of the credit union’s business

**WHAT YOU WILL DO**:

The following reflect the main tasks associated with the position and are not intended to be exhaustive:

MAIN DUTIES:

1. To devise and implement a risk and compliance system to ensure that all elements of all relevant products and services offered to members by the credit union are being carried out in accordance with relevant laws, regulations, policies and procedures, rules and Codes of Practice, and in line with industry best practice.

2. To ensure the requirements of the risk and compliance system are implemented and adhered to on an ongoing basis, and to ensure relevant issues are effectively reported.

3. To produce and provide appropriate management information on a regular basis or as required.

4. To devise, implement and deliver appropriate training programmes for the credit union’s directors, supervisors, committee members, employees and volunteers as required.

5. To monitor changes to legal, regulatory and industry environments on an ongoing basis and assess impact on the business and provide advice and appropriate documentation for the credit union to ensure compliance.

6. To devise internal risk and compliance audit procedures and ensure their implementation.

7. To ensure audit and regulatory recommendations are implemented within the stated deadlines.

8. To produce and present regulatory reports as required.

9. To attend and contribute to meetings as may be directed by the Board.

10. Liaise with the ILCU and the Regulators as necessary and foster and build good relations.

11. To undertake such other reasonable and lawful duties as may be directed from time to time.

**CONFORMANCE WITH THE RULES OF THE CREDIT UNION:**

As Risk and Compliance Officer you will, always, act in conformance with the Rules of the Credit Union in force at the relevant time when discharging the duties of this office.

## WHAT YOU WILL BRING:

The skill set for this job will include:

* Background in financial services
* Relevant qualification
* Experience in dealing with risk and compliance issues in a financial services environment
* Training experience
* A detailed knowledge of regulatory compliance requirements
* Excellent communication skills both written and oral
* An understanding of the credit union movement would be a distinct advantage

Desirable Credit Union Qualifications:

• Certificate in Credit Union Risk & Compliance (ROI and NI)

• Pathways Certificate in Credit Union Operations (ROI and NI)

**HOW WE WILL REWARD YOU:**

At Credit Union, we value our people, and in return we offer a competitive salary plus 20 days holiday, not including statutory holidays. Salary will be advised.

**YOUR APPLICATION:**

At Portadown Credit Union, we want everyone to feel welcome. We want you to know that we will work with you to make the application process as smooth as possible. So please just let us know if you need any adjustments or support.

Please be advised that Portadown Credit Union will seek an Access NI Disclosure for this position, which will be used in the decision-making process.

***We wish you every success in your application.***

**The closing date for submissions is 4 pm on Tuesday 16th May 2023**

**To apply for an application**

**Email**

**siobhan.lennon@portadowncu.com**

*Further screening criteria may be applied.*

*Applicants should note that the Fitness and Probity Standards for Credit Unions apply to this position.*

**Portadown Credit Union is an equal opportunities employer.**