



External JOB VACANCY ANNOUNCEMENT

Job Title	Risk Officer	Job code	RO
Department	Risk and Compliance Department	Report to	Head of Risk

AccessBank Liberia Limited (ABLL) is seeking qualified individuals to fill position of **Risk Officer**.

AccessBank Liberia Limited, shareholders are multinational entities including AccessHolding, African Development Bank and European Investment Bank.

The Bank is a fully-fledged commercial bank, offering in a transparent, professional and sustainable way appropriate financial services to the general lower and middle income strata of the Liberian population with special focus on micro and small entrepreneurs.

Main Responsibilities include but not limited to:

- Monitor major and critical credit risk issues
- Liaison with finance and treasury departments to ensure that potential liquidity risk issues that are identified are reported to the risk department
- Conduct bank wide risk assessment to identify and implement preventive measures
- Ensure that regular risk awareness messages are sent or communicated to all staffs
- Liaison with various branches and departments to ensure that potential risk issues that are identified are reported to the Risk Management Department (ensure incident report)
- Ensure that the bank maintains adequate operational risk; thus ensuring that the bank is in full compliance of its internal policies and procedures.
- Conduct and make full report of assessment of customers compliance to all bank policies and standards (SMART Campaign, KYC, EDD, AML)
- Ensure that the bank's risk register is properly maintained and is updated on a regular basis including analysis of new incident reports
- support the business units in the design of a self-assessment tool to identify potential compliance risks
- review process flows and procedures for all departments of the bank and identify potential compliance risks
- keeping a log of compliance breaches as to identify patterns and articulate recommendations for avoiding such in the future
- Establishment and regular update of a monitoring tool that identifies the regulatory risks that the institution is exposed to (this includes regulatory requirements from CBL,AML/KYC/CFT requirements, the bank's shareholders requirements, the Holding company, SMART campaign, social and environmental standards as well as any other regulation that the bank may have ascribed to)
- Identify areas where the bank is not providing sufficient or clear enough guidelines or procedures with regards to the regulatory requirements as mentioned above

- Is responsible for compliance reporting to all owners of regulatory frameworks that the bank is governed by or may have ascribed to
- Delivers compliance reports to the management team through his direct supervisor, the risk and compliance manager (or Risk and compliance management team leader as long as no designated Risk and Compliance manager in place)
- Reports on any new changes
- Establishing a bi-annual compliance testing agenda detailing all functions and tasks of the compliance officer for the given period
- Conducting regular training for all staff to ensure compliance with regulatory requirements
- Ensure the existence and efficiency of staff and client compliant systems

Minimum requirements & qualifications:

- University Diploma in Accounting or Business Administration (Compliance knowledge is an advantage)
- Minimum of two-years work experience.
- Solid reading and writing skills (in English) as well as computer literacy
- Honest person who is strong in paying attention to detail, is self-motivated and showing ability and willingness to learn and improve continuously
- Good understanding of the banking environment
- Ability to work with limited or no supervision to meet deadlines and targets
- Willingness to travel to customers' business sites and bank's branches around Liberia
- Analytical thinking and ability to transfer messages

If you are interested and fulfill the above mentioned requirements, please send your application, as well as your cover letters and CV including testimony of all relevant documents to the Human Resources Department, AccessBank Liberia, 20th Street Sinkor, or via email: hr@accessbank.com.lr Deadline for this vacancy is **Friday, April 30, 2021**.