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***Professional Experiences***

I have more than 10 years of experience in both regulatory audit and compliance advisory roles. I am familiar with the Banking Act, Securities and Futures Act (SFA) and Financial Advisers Act (FAA) and its regulations, notices and guidelines. I have been a liaison officer to the MAS and had undergone a very successful MAS inspection with one of the bank that I was attached to.

1. *November 2016 to March 2017*

*Head of Compliance , Singapore Branch*

**Bank of East Asia Limited, Singapore Branch**

While at Bank of East Asia I lead a team and is responsible for the full scope of the compliance function pertaining to the Bank’s regulatory compliance and financial crime matters , including but not limited to sanctions and designing of due diligence checklist for client onboarding and periodic reviews for its wealth management, corporate banking and consumer lending. I have also led the implementation of Common Reporting Standards for the bank.

Since joining the Branch, I had achieved the following:

* Designed and implemented KYC Questionnaire for client onboarding and periodic review
* Implemented process flow and documentation for the opt-in regime for accredited investors
* Reviewed and revised the bank’s Financial Needs Analysis form for its wealth management customers
* Set-up a taskforce for the implementation of Notice 643 on Related Party Transactions
* Developed a robust compliance monitoring plan to oversee the management of compliance risks including review of corporate policies and procedures to address deficiencies and strengthen compliance culture
* Approving representative licensing application prior to submission to MAS for registration

1. *November 2015 to August 2016*

*Vice President, Country Compliance*

**Citibank Singapore Limited**

At Citi, I was the Country Compliance officer for the Wealth Management business which includes Citi Retail Client, Citi Gold and Citi Private Client. As a Compliance Officer, I support the business unit by proactively engaging the various stakeholders on the following:

* Providing advice and support on all regulatory related matters including consultation papers issued by the local regulator and on any new policies issued by Citi’s Global and Regional Compliance
* Identifying regulatory risk that may impact the business at local level
* Review new and existing product programs
* Review presentation materials, marketing collaterals and business/local level policy documents
* Developed new representatives training materials and provides regulatory training for new representatives
* Provide approvals on CMFAS modules examinations for potential or existing representatives, for representative licensing application purposes
* Participate in various committee meetings as a Compliance representative for new or revised initiatives by the business. At the committee meeting, any regulatory developments updates are also provided , which at times a separate session is presented at senior management levels
* Understanding/ investigate and reporting of breaches or potential breaches for reporting to the MAS and reporting to the relevant committees within Citi

Since joining the bank I have achieved the following:-

* Identified and mapped all rules and regulations relevant for wealth management and retail banking particularly on Banking Act, Securities and Futures Act (SFA) and Financial Advisers Act (FAA) and its regulations , notices and guidelines
* Revamped the Citibank Singapore Limited regulatory risk control matrix
* Provided comments/ pointers for senior management and relevant stakeholders for discussion prior to submission to Association Banking of Singapore (ABS) and MAS on the following consultations
  + MAS Notice 643 on Related Party Transactions
  + Notice of Misconduct Reporting
  + Fact Find Forms
  + Mystery Shopping
* Lead internal projects on the various new business initiatives and change process to ensure that the business complies with the local regulatory requirements and Citi’s Global and Regional policies
* Coordinated for the MAS Inspection. This includes reviewing information requested and assisting the stakeholders on the responses to the regulator’s queries, and advise business on the adequacy of the information provided

1. *July 2010 to October 2015*

*Senior Manager*

*Regulatory Advisory Team*

**PricewaterhouseCoopers LLP (PwC)**

While at PwC, I have been actively involved in various regulatory audit and compliance advisory engagements with various types of financial institutions (FIs) e.g. consumer banking, private banking, commercial banks, investment banks, broker-dealers, private equities and fund managers.

I am familiar with the Banking Act, SFA, FAA and its subsidiary legislation. I constantly engaged both my internal/external stakeholders on recent regulatory developments/ consultation papers. This has allowed me to keep abreast with regulatory developments and trends and to assess impact on business or FI specified.

I have experience on project planning and project management, implementation of new policies and procedures. I have also performed work on certification of extraterritorial activities arrangements approved by the regulator, follow-up on MAS Directives and MAS Inspection reports.

Most of my engagements require me to work with senior members of team and senior managements.

***Audit engagements***

My audit portfolio includes more than 20 banks and 10 capital markets licence-holders, where I am responsible for the annual regulatory review for reporting to the MAS. I am the regulatory lead for some major financial institutions.

My roles for audit engagements includes but not limited to :

* Developing hotspots for the annual financial audit regulatory support
* Plan and managed audits across the various entities within a financial institutions
* Lead and performed audits as part of the regulatory support on regulatory compliance matters or on special assignment required by a financial institution’s head office and/or the local regulator
* Engaging clients on preliminary and final observations
* Providing regulatory updates and/or sharing sessions with some of our statutory audit client’s compliance and internal audit function
* Liaison with the regulators as an external auditor

Some of my achievements in the audit engagements include raising critical matters that got to the agenda of a local bank CEO and Audit Committee and senior management of a foreign bank (one of which became a regional/global agenda).

***Working with Group Internal Auditors***

I have had the opportunity to work with some financial institutions internal audit function to review audit working steps, discuss and review the issues raised in their audit and the ratings for an observation. The purpose is for the client to benchmark the reasonableness of an issue to industry standards or to meeting the MAS expectations.

I have also led internal audit assignments for fund management companies.

***Compliance advisory engagements***

I have work with various types of FIs, both local and foreign banks, mid-tier to larger Singapore Branch banks on the following areas:

* **Anti-money laundering (AML)**
  + Performed multiple engagements on AML file remediation for both global and local private bank, corporate finance and asset management
* Working with both the front and middle office on periodic reviews to meet the recent [Notices and the Guidelines to the Notice on the Prevention of Money Laundering and Countering the Financing of Terrorism](http://www.mas.gov.sg/Regulations-and-Financial-Stability/Anti-Money-Laundering-Countering-The-Financing-Of-Terrorism-And-Targeted-Financial-Sanctions/Anti-Money-Laundering-and-Countering-the-Financing-of-Terrorism/Notices-and-Guidelines.aspx) for banks, merchant banks and capital market intermediaries. This involves identification of gaps on information such as client background, source of wealth , corroboration on source of wealth, lapses on constitutional documents , reconfirm customers ownership structure
* Perform and review screening results to identify any potential negative news, potential PEP and sanctions for a customer and escalate to the bank’s Money Laundering Officer (MLRO) with a proposed recommendation or resolution on red-flags identified.
* Provide advice and interpretation on the new [Notices and the Guidelines to the Notice on the Prevention of Money Laundering and Countering the Financing of Terrorism](http://www.mas.gov.sg/Regulations-and-Financial-Stability/Anti-Money-Laundering-Countering-The-Financing-Of-Terrorism-And-Targeted-Financial-Sanctions/Anti-Money-Laundering-and-Countering-the-Financing-of-Terrorism/Notices-and-Guidelines.aspx) and the specific AML/CFT and or Sanctions policies, procedures, considering both the spirit and intent of applicable law
* Collaborate with Regional team on the specific AML/CFT rules and regulations and the specific AML/CFT and/ sanctions policies and procedures to help ensure consistency in interpretation and application of new regulatory and regional requirements
* Provided AML training for corporate finance and asset management companies
* Drafted screening guidelines
* Policy mapping against local rules and regulations and policy review for private banking, corporate finance and asset management.
* Led a few global deep dive AML engagements on AML file review, The review includes reviewing the sufficiency of KYC documentation, types and assessment of adequacy of screening, customer risk ratings in accordance with the bank’s global and local AML/KYC policy and at the same time meeting the local regulatory requirements and expectations.
* **Licensing matters**
* Assisted private equity/fund management companies in the licensing application for Capital Markets Service License and for Registration as a Fund Manager for the company
* Licensing applications for the CEO, directors and its representatives. This includes meeting the requirements of the Representative Notification Framework and satisfying the minimum licensing requirements
* Assisted private equity companies in obtaining the “Preferred Provider” status under the Economic Development Board for the Global Investor Programme. This involves drafting and designing relevant frameworks, policies and procedures to comply with the rating agency requirements and MAS rules and regulations
* Assisted in bank restructuring exercises
* **Treating customers fairly**
* Led end-to-end process review for four major financial institutions who had received a Directive from the MAS arising from the Sale and Marketing of Structured Notes linked to Lehman Brothers. These engagements include setting out an action plan for the financial institutions to be presented to the MAS as part of the remedial actions.

The action plan include setting framework, policies, procedures on areas such as product due diligence process, product disclosures, review of marketing materials , reviewed investment products training material, fact find forms, suitability assessments, post-sales monitoring, fit and proper, training and coaching and complaints handling framework.

Upon the implementation of the framework, I was also involved in the audit to ensure that the agreed action plan is complied with.

* **Other compliance advisory areas**
* Gap analysis on “Private Banking in Singapore Code of Conduct”
* Advise and set up obligations register applicable to specific financial institutions or license holders/ types of regulated activity under the Securities and Futures Act (SFA) , Financial Advisers Act (FAA). This allows the client to have a complete list of the laws and regulations that that a financial institutions has to comply with
* Reviewed outsourcing framework and performed gap analysis
* Developed compliance monitoring programmes
* Performed compliance review on staff trading and representative notification framework including ensuring representatives meeting the “ Notice of Minimum Entry and Examination Requirements” and declaration of business interest outside the representatives regulated activities
* Conducted regulatory awareness training to both internal and external clients
* Drafted frameworks and policies such as Risk Management Framework, Terms of References for Board and Investment committees, AML/KYC policies and procedures, Compliance Manual, Obligations Register, Human Resources Policy, Code of Ethics and Conduct.
* I was also the compliance support officer for some fund management companies.

1. *September 2009 to June 2010*

**OCBC Securities Private Limited**

**Assistant Vice President, Group Compliance**

The company is one of the ten financial institutions with a Directive from the MAS on the sale and marketing of structured notes linked to Lehman Brothers. I played the role of a coordinator to ensure the all remedial actions are appropriate addressed to meet the Directive issued by MAS to the company.

1. *July 2008 to August 2009*

**Daiwa Securities SMBC Limited**

**Assistant Vice President, Legal & Compliance Department**

* Advised internal clients on both regulatory and internal control related matters
* Implemented the annual risk based compliance monitoring, self-assessments control risk matrix
* Developed a risk based compliance monitoring framework, testing program policy and implemented a risk regulatory master register.
* Performed compliance monitoring testing according to the approved compliance annual plan and reports to Head Office in Tokyo and the local senior management team
* Conducted compliance training including training for new staffs
* Reviewed all policies and procedures across all departments to ensure that consistent practices are adopted across company

1. *June 2007 to June 2008*

**UOB Group**

**Assistant Vice President, Internal Audit Department**

* I joined the Investment Banking and its subsidiaries team. While with the Bank, I was involved in Corporate Finance, Venture Management, and Financial Adviser and Life Insurance audits.
* Conducted internal training on Group Insurance.

1. *June 2007 to May 2003*

I took a 4 year career break to look after my youngest child when he was an infant.

Prior to my career break, I was with ING Group as a Senior Regional Auditor (Asia/ Pacific- Insurance) for 4 years and Affin-UOB Securities Sdn Bhd at the Finance Department performing regulatory reporting for 3 years.

***Education***

**AT Emil Wolf College , London, United Kingdom (1996-1997)**

The Association of Chartered Certified Accountants (ACCA) - December 1997

**The University of Kent at Canterbury, United Kingdom (1993-1995)**

B.A. (Hons) in Accounting

**Tile Hill College, Coventry, United Kingdom (1992-1993)**

The Higher Education Foundation Programme (Business Programme)

**Bukit Bintang Girls' Secondary School, Jalan Bukit Bintang, Kuala Lumpur, Malaysia (1985-1989)**

Graduated with Sijil Pelajaran Malaysia (“SPM”), equivalent to GCE “O”Levels