

Sonu Thomas

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CAREER SUMMARY

Dedicated Certified AML Specialist (AMLS) and Retail Banker with three years of Banking experience at Canadian Imperial Bank of Commerce (CIBC) in Canada. Demonstrated proficiency in International Banking Regulations, Client Portfolio managements and **Expert in applying FATF Recommendations** and OSFI/ FINTRAC compliance frameworks. **Proficient in leveraging AI & OSINT tools** for enhanced due diligence and **developing risk-based AML policies for agile fintech environments**. Proficient in **AML in crypto assets and Block-chain technology** Seeking to apply this expertise within Dubai's dynamic financial sector to build robust, compliant frameworks aligned with CBUAE, DIFC, and FATF standards.

PROFESSIONAL EXPERIENCE

Retail-banker (Financial Services Representative) (MFDA Representative):

CIBC (Canadian Imperial Bank of Commerce), London, ON, Canada | 2022–2025

Compliance & Risk Management Duties:

- Performed comprehensive KYC and ongoing due diligence for 200+ clients (including PEPs), Mortgages, Business Corporations and diverse business structures, ensuring compliance with FINTRAC and FATF standards.
- Investigated and analysed suspicious transaction patterns in transactions also leveraging OSINT tools and financial data analysis, compiling detailed findings into investigative reports for Compliance Management. Submitting report Compliance administrator/manager
- Assisted Escalating 15+ suspicious transaction cases monthly, Familiar with Utilized World-Check for AML screening in DNFBPs, Legal entities onboarding cases, helping to identify high-risk profiles for GO-AML
- Performed enhanced financial profiling of High Net-Worth Individuals using the Source and Application of Funds methodology to verify wealth sources and detect undisclosed assets during onboarding
- Conducted Overrides for wire transfers over 50k in frontline and conducting targeted client interviews to assess AML risk and flagged suspicious transactions when needed, Identified/prevented Synthetic Identity frauds

Sales & Advisory:

- Executed end-to-end onboarding** for legal and natural persons, conducting needs-based analysis to provide strategic advice on registered accounts (TFSA, RRSP, RESP), mortgages, and mutual funds.

Education: Postgraduate.

- Business Management:** Fanshawe college, London, On, Canada: 2022-2025.
Undergraduate.
- Economics:** Mahatma Ghandi University (SB College), India, Kerala: 2015-2018
- Diploma Canadian Investment Fund course: IFSE Institute, Canada, Mississauga: 2022-2023

Core Competencies: Data-Analysis using **Excel and Pandas Python**, AI. Result oriented Compliance Monitoring, Balance of demonstrating a deep understanding of financial products and client behaviour. **Emotional Intelligence**, **Client Risk Profiling**

Certifications: **Certified Anti-money laundering specialist (Global Compliance Institute, Australia).**

- OSINT (Canadian Financial Crime academy)**
- Basel Institute of Gov:** Combatting Terrorist financing TF/, **Operational Analysis Of SAR, OSINT**
- Financial data analysis using excel | **Crypto intermediates CFI** | Cybersecurity and RegTech
- MFDA Licenced Advisor |Python Essentials Cisco| Data Cleaning and Harvesting
- ACAMS: Fighting Modern Slavery & Human Trafficking| Source & Application analysis, **BISG**