

# Muhammad Haris

CAMS (Preparation)

## Compliance Officer | Arabic Speaker

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## OBJECTIVE

Having excellent Arabic and multi-language skills, with proper communications, my goal as a Compliance Officer is to ensure that all the people involved in the branch are following the internal and external AML & CFT regulations and policies and ultimately contribute to the progress of the company. My experience as a Compliance Officer in multinational companies has broadened my understanding of SOP of corporate establishments and enhanced my skills of objectivity in implementing compliance programs.

## EXPERIENCE

### THINKBIZ MANAGEMENT CONSULTANCIES – UAE

September 2024 to date

Compliance Officer

- Monitor and ensure adherence to relevant laws, regulations, and industry standards related to audit, tax, accounting, bookkeeping, and new business setups.
- Conduct regular risk assessments to identify potential compliance gaps and vulnerabilities.
- Investigate and resolve compliance violations and complaints.
- Maintain accurate and up-to-date records of compliance activities.
- Collaborate with internal departments and external parties on compliance matters.
- Stay informed about changes in laws, regulations, and industry best practices.
- Report compliance status and issues to senior management.
- Provide guidance and support to employees on compliance-related questions.
- Assist in the development and implementation of internal policies and procedures.
- Manage regulatory filings and reporting requirements.
- Oversee compliance due diligence for new business setups and client onboarding.
- Ensure compliance with anti-money laundering (AML) and know-your-customer (KYC) regulations.
- Adhere to companies AML / CFT policies and procedures.

### AL FARDAN EXCHANGE – UAE

Jan 2016 – August 2024

Compliance Officer

- Exercise due diligence in processes related to customer transactions, internal control processes, AML Compliance, and KYC for all customer transactions to ensure risk mitigation.
- Liaise with the internal compliance department to ensure the company's AML / CFT policies & procedures are followed.
- Generate EOD report and Compliance report while following company's Internal Controls & AML/CFT policies and procedures.
- Act as a first point of contact for any kind of compliance concerns related to branch overall remittance operations
- Screening of OPO – IPO as well as FCYs & new registrations of corporate as well as individual customers.

- Train staff in compliance with internal policies & procedures and remain them up-to date with AML & CFT policies and procedures
- Monitor client financial activities to ensure they are legal and in compliance with internal and external policies
- Ensure that appropriate supporting documentation is obtained for corporate onboarding as per compliance policies
- Create and maintain records; ensure appropriate records/files are maintained accurately and are properly reconciled
- Help increase department efficiency/effectiveness of the AML process for the company's Compliance program.
- Create Branch Compliance Officer report at day end to ensure all IPO-OPO-FCYs-New Registrations-IDs are updated properly and reply to compliance dept. on time regarding any SDN match found or any concern related to compliance.
- Implement and monitor customer due diligence (CDD) and enhanced due diligence (EDD) procedures for all customer relationships.
- File suspicious activity reports (SARs) to the compliance department when its necessary.
- Stay informed of changes in AML / CFT regulations and the best practices advised by the management.
- Conduct risk assessments to identify and mitigate CFT risks.

### **BANK AL HABIB LTD – PAKISTAN**

June 2011 – October 2014

Branch Floor In-charge

- Ensure smooth functioning of all departments, including customer service, lending, deposits, and operations.
- Supervise team performance, provide training and development, and address employee concerns.
- Achieve sales targets, identify new business opportunities, and expand customer base.
- Resolve customer complaints, ensure excellent service quality, and build strong customer relationships.
- Adhere to all banking regulations, policies, and procedures.
- Monitor budgets, control expenses, and prepare financial reports.
- Implement security measures to protect assets and customer information.
- Keep up to date of changes in banking regulations, products, and services.
- Contribute to the development and implementation of branch goals and objectives.
- Perform branch yearly closing and provide complete assistance in bank audits. Develop and maintain CFT policies and procedures in line with applicable regulations and best practices.
- Conduct risk assessments to identify and mitigate CFT risks.
- Implement and monitor customer due diligence (CDD) and enhanced due diligence (EDD) procedures for all customer relationships.
- Screen customers and transactions against relevant sanctions lists and other watch lists according to SBP.
- File suspicious activity reports (SARs) to the relevant authorities when necessary.

### **PRO-TECH TRADE SERVICE – PAKISTAN**

2007 – 2008

Accounts Officer

- Maintain accurate financial records, process invoices, receipts, and other financial documents.
- Reconcile bank accounts and prepare bank reconciliations, while handling bank related works.
- Assist to generate financial statements such as income statements, balance sheets, and cash flow statements.
- Assist with budgeting and forecasting and track actual performance against these plans.
- Ensure compliance with tax laws, prepare and file tax returns, assist with audits.
- Prepare necessary documentation for audits conducted by internal or external auditors.
- Assist other departments with financial-related inquiries.
- Maintain confidentiality of financial information.

## EDUCATION

Bachelor of Commerce - Pakistan (Degree Attested – MOFA UAE)

## CERTIFICATION

- ISO 9001:2015 Lead Auditor – CQI-IRCA – UK
- ISO 14001:2015 Lead Auditor – CQI-IRCA – UK
- NEBOSH IGC – UK
- IOSH MS – UK
- Record Keeping Files Management and Time Management – KBR Kuwait
- MS Office / Computer Hardware – Peak Solutions – Pakistan

## AWARDS

- Best Employee 2<sup>nd</sup> Qtr. 2019 – Al Fardan Exchange.
- Best Employee of the month – IT Dept. and Medical Dept. – KBR Kuwait

## ACHIEVEMENTS

- Best Employee 2<sup>nd</sup> Qtr. 2019 – Al Fardan Exchange for achieving overall 100% AOP 6-month target.
- Top Employee of the Western Region for selling highest deal of National Bond in NBC sell big win big campaign.
- Topper of Pakistan Corridor in Western Region after increasing BR. PKR counts from 700 to 1600.
- Best sales staff of the branch for selling highest number of Travelez Cards - Classic & Platinum.
- WPS Hunter of the month for bringing 14 WPS on board in WPS Hunting and Conversion Campaign.
- COO – Best Bilingual Customer Service Staff of the branch for giving best services including Arabic customers.

## LANGUAGE SKILLS

Arabic – Excellent  
English – Excellent  
Urdu – Native

## INTERPERSONAL SKILLS

- Tech-friendly – Experienced in MIS
- Conceptual and Analytical skills
- Effective Problem-Solving skills
- Leadership Skills
- Excellent multilingual skills

## PROJECTS COMPLETED

- Anti-Money Laundering (AML) Compliance Enhancement Project in Alfardan Exchange
- Customer Onboarding Process Improvement Project in Alfardan Exchange
- Customer Complaint Resolution Project in Alfardan Exchange
- Branch Risk Assessment and Mitigation Project in Alfardan Exchange
- Customer Service Enhancement Project in Bank AL Habib Ltd
- Branch Efficiency Improvement Project in Bank AL Habib Ltd
- Cross-Selling and Upselling Campaign in Bank AL Habib Ltd
- Branch Security Audit and Enhancement Project in Bank AL Habib Ltd