

(Junior) Risk & Compliance Officer

- Working week: 32 hours
- Experience level: Junior, Medior
- Role: Risk & Compliance Officer
- Industry: Fintech
- Company size: startup size
- Company type: private



About the job

We are seeking a passionate junior Risk & Compliance officer ready to join the Buddy team at an exciting and fast growing start-up. In the center of Rotterdam, you work at a technology driven and social responsible company. You will collaborate directly with our great team of founders and experienced developers, helping to solve the enormous financial debt problem in the Netherlands.

Since Buddy is working with very sensitive personal financial data, the compliance function is very important within the company. Buddy needs to comply with all the requirements of its supervising organizations like the Dutch National Bank, the National Authority of personal data, the Authority of Financial Markets, and the Authority of Consumers and Market.

Financial software for helping people make financial choices

Buddy Payment has developed a banking application that helps vulnerable people with their money affairs. Buddy is a digital friend who can, fully automated, budget your income and expenses and can answer questions about regulation and social allowances. 40% of all Dutch households have a risk of debt. Municipalities, credit banks and social workers use Buddy to help people and to prevent costly assistance processes.

Also read the [article](#) that De Volkskrant wrote about Buddy.

Your role

Your role within Buddy will be to make sure the company's policies and processes are compliant with the relevant legal regulations and make sure they are put into practice. You take care of the following responsibilities:

- Performing KYC/AML-CTF and Environmental, Social, Governance & Technology (ESGT) checks on new and existing investors, counterparties and service providers
- Performing periodic risk assessments using pre-approved templates
- Tracking the applicable laws and regulations and regulatory guidance documents and recommending and securing approval of any required changes to the KYC/AML-CTF/ESGT policies, processes, checklists and templates to ensure compliance
- Satisfying all incoming KYC/AML-CTF requests from supervisors, investors, counterparties, and service providers (complete forms, provide documents, address questions, etc.)
- Supporting the founders in the execution of their duties, including:
 - regulatory gap analysis and closure
 - day-to-day regulatory compliance work and reporting
 - share issuances and repurchases
 - orchestration and minuting of board and shareholder meetings
 - maintenance of corporate documents
- Supporting the other members in the performance of their duties, which may entail performing certain tasks and controls in the following areas: financial administration and reporting/audit, systems and data management



JR. RISK & COMPLIANCE OFFICER

What we ask from you?

- Masters** Degree in a related field (business, law, economics, etc.)
- (Near) native in **Dutch and English** are a must. The day-to-day language is both English and Dutch, a significant portion of the applicable laws and regulations and documents are in Dutch.
- Proficiency in the use of the Microsoft Office suite.
- The ideal candidate has 2 years of experience in a comparable role in a regulated financial services firm in The Netherlands or in consulting

Nice to have

In addition to the previous experience, the ideal candidate possesses some or all the following professional or personal competencies, and/or is willing and able to develop these over time.

- Knowledge the Wft, Sanctions Act and Wwft
- Knowledge of the GDPR
- Knowledge of corporate law and governance
- Knowledge of contract law
- Knowledge of finance and accounting and IT systems

BUDDY PAYMENT

What you get from us

- ✓ Social impact; your effort translates into a scalable solution to the debt problem
- ✓ A salary between €2.700 and €4.000 per month, depending on your experience
- ✓ Pension and holiday allowance
- ✓ Flexible working hours
- ✓ A NS Business Card or travel allowance
- ✓ Fruit, snacks and of course good coffee
- ✓ Colleagues to learn from and to drink beer with
- ✓ An inspiring working environment with a view over Rotterdam with a sunny roof top
- ✓ Monthly Friday afternoon drink and a monthly team building lunch with colleagues

Interested?

Are you the Junior Compliance Officer we are looking for? Please apply by sending your CV and motivation letter to careers@buddypayment.nl.