



Muhammad Arbab Arshad Khan

Senior Compliance Officer at AL Ghurair International Exchange

Experienced and driven Compliance Analyst with a proven track record of helping to lead companies by ensuring they are functioning in complete Compliance with all national and international rules and regulations. I possess excellent communication skills, allowing for the cultivation of positive and mutually beneficial business relationships, while keeping strong ethics at the forefront of my goals. I bring forth a superior knowledge of Compliance laws and regulations, as well as standard business law

Contact Info

📞 971585989976

✉ karbab206@gmail.com

🏠 Al Muraqqabbat Al Wasl building near Hyatt Place, Dubai
Dubai, UAE
Dubai, United Arab Emirates

Strengths & Skills

- ✓ Problem Solving
- ✓ KYC Onboarding
- ✓ FIU Queries
- ✓ Computer skills
- ✓ Task Management
- ✓ MS Excel- VLOOKUP formula
- ✓ IEMS Query
- ✓ GSM
- ✓ Corporate Monitoring
- ✓ Organisational skills
- ✓ Team-Builder
- ✓ MS Word
- ✓ Risk Analysis
- ✓ GO AML
- ✓ Communication Skills
- ✓ MS Excel
- ✓ Supervisory Skills
- ✓ Team Leadership

Academics

Title	Institute	Score	Date
BS English Literature & Language (4 Years)	Islamia University of Bahawalpur, Bahawalpur	3.5 CGPA	2020
Graphic Designing and Website Intermediate	Punjab Vocational Council, Bahawalpur	80%	2018
Intermediate	Government Sadiq Egerton College., Bahawalpur	85%	2016
Matriculation	Moon System of Education, Bahawalpur	60%	2012

Certifications

Title	Authority	Date
Continous Professional Development(CPd)	Hayford Integrated Training Institute UAE	Starting February 2024
Continous Professional Development(CPD)	Hayford Integrated Training Institute UAE	Starting December 2023

Experience 4 years

Company	Designation	Duration	
AL Ghurair International Exchange	Senior Compliance Officer	Apr 2022 - Present	1.9 years
AA Exchange Company (Pvt) Ltd	Compliance Analyst / KYC Onboarding Officer	Feb 2020 - Mar 2022	2.1 years

Work History

AL Ghurair International Exchange **Apr 2022 - Present (1.9 years)**

Senior Compliance Officer **Dubai, United Arab Emirates**

- Establish and maintain appropriate AML /CFT policies, procedures and controls.
- Reviewing the adequacy of Customer Due Diligence (CDD), Know Your Customer (KYC), Source of Funds (SOF), Client Information, Customer Identification (CID), Enhanced Due Diligence (EDD).
- Clearing FIUs requirement doing daily IEMS alerts & GO AML approval.
- Screening daily Inward/Outward/Forex/High risk Country/High risk Nationality Alerts.
- Ensuring the CFT finance activities, Business profits, Charitable organizations, Illegal activities trafficking in weapons, Drugs and Kidnapping.
- Ensure day-to-day compliance of the business against internal AML/CFT policies and procedures.
- Excellent and up-to-date knowledge and sufficient understanding of International / OFAC/ EU/ UN/ UAE Sanctions.
- Act as the key contact point regarding all AML/CFT related matters/queries from the Central Bank and any other competent authorities.
- PEP Screening and making all the reports of the Political Expose Person.
- Good knowledge and understanding of local AML/CFT rules and legislation, and international best-practices/requirements.

- Ensure Trade Sanctions alerts that are referred are handled as per the Bank's policy, ensuring no breach of the applicable sanctions policies, standards and guidance.
- Immediately escalate to Head of Sanctions any material breaches or potential breaches of Laws, Rules and Regulations.
- Submit suspicious Transactions Reports to the FID in a timely manner.
- Making daily/Monthly compliance reports and merging with the audit reports.
- Making Annual KYC with the correspondents BDO/Axis Bank/UBL/ etc.

AA Exchange Company (Pvt) Ltd

Feb 2020 - Mar 2022 (2.1 years)

Compliance Analyst / KYC Onboarding Officer

Islamabad, Pakistan

- Ensuring their organizational and business processes comply with government regulations.
- Reviewing the adequacy of Customer Due Diligence (CDD), Know Your Customer (KYC), Source of Funds (SOF), Client Information, Customer Identification (CID), Enhanced Due Diligence (EDD).
- To Review and investigate suspicious activity reports and submit reports as a Nominated Person, where needed.
- In conjunction with the AML Officer, ensure independent reviews are completed for higher risk transactions and client relationships at (Onboarding and periodic review) in line with policy requirements. To escalate exceptional transactions or relationships to the CCO/ MLRO.
- Compliance issues/concerns within the organization are being appropriately evaluated, investigated and resolved.
- Implementation of Transaction Monitoring and Compliance typologies in payment system of AA Exchange.
- In the execution of Sanctions duties, the job holder must independently handle the tasks assigned to him/her and be able to take decisions on matters within their designated authority.
- To review CDD/CFT/KYC/AML policy of the exchange periodically for updating instructions/guidelines issued from time to time.
- Arrange to retain all necessary supporting Documents for transactions, KYC, Monitoring, Suspicious transactions reporting and AML training.
- Organisational awareness including working knowledge of risks, products, processes, controls, list management and systems.
- Manage lists of sanctioned and blacklisted parties in bank's payments filter and customer screening system.
- Access and handling SWIFT Side viewer for providing information related to money laundering and financial intelligence to Regulators.
- Performing a High Risk Assessment, analysing current risks, and identifying potential risks that are affecting the company.

Industries

- administration
- Business Development
- Security/Law Enforcement
- Media/Communications
- education consultant

Functional Areas

- Administration
- Creative Design
- Research & Development
- Administration And Office Support
- Human Resources
- Accounts, Finance & Financial Services
- Banking Operations
- Staff Training

Languages

- English - Native
- Urdu - Native
- Hindi - Medium
- Arabic - Beginner

Hobbies

- Implementing New Trends
- Reading Textbooks
- Swimming