HELEN MAVROS

Admitted Lawyer | Compliance & Regulatory Risk | Retail Banking and Credit

Melbourne VIC · helen.mavros@email.com · 0400 000 000 · linkedin.com/in/helenmavros

SUMMARY

Admitted lawyer and compliance manager for a customer-owned bank with $6.8B in assets and 280,000 members. Leads a team of six covering AML/CTF, responsible lending, breach reporting and privacy, and is the bank's day-to-day contact with AUSTRAC and ASIC.

Closes regulatory remediations and leaves behind controls the business can run on its own. The bank has had no enforcement action, and no new findings at its last two independent reviews.

CAREER HIGHLIGHTS

- Closed an AML/CTF remediation carrying 14 findings in 19 months by rewriting the transaction monitoring rules and introducing quarterly control attestations, with no residual findings at the independent review that followed.
- Rebuilt the breach reporting process, cutting the time from incident to assessment from 34 days to 6, and every reportable matter since has gone to ASIC within the 30-day deadline.
- Wrote and embedded the bank's first compliance obligations register, mapping 640 obligations to 210 controls with named owners across 11 business units.

EXPERIENCE

Compliance Manager, Tamberlane Mutual 2020 to now

Customer-owned bank, $6.8B assets, 280,000 members, 650 staff. Team of six. Reports to the Chief Risk Officer and reports quarterly to the board risk committee.

- Reviews and signs off 120 to 150 product, marketing and policy changes a year; none has been withdrawn after launch for a compliance reason.
- Led the bank's response to the design and distribution obligations, writing target market determinations for 46 products ahead of the start date.
- Cut false positives in transaction monitoring by 38%, which let the financial crime team clear its review backlog within a quarter.
- Runs annual AML/CTF and privacy training for all 650 staff, with 99% completed on time.

Senior Compliance Adviser, Greyfriars Wealth 2016 to 2020

Financial advice and platform business, 140 advisers, $9B funds under advice.

- Ran the adviser file review program, reviewing around 400 files a year and cutting repeat findings by 60% in two years.
- Managed a fee remediation across 3,100 client accounts, returning $4.6M to clients and closing the program on the date agreed with ASIC.
- Wrote the conflicts of interest policy adopted across the group.

Earlier career

Legal and compliance roles in financial services, including Lawyer at Ashby Rowe Lawyers and Compliance Analyst at Elmore Insurance.

QUALIFICATIONS

Bachelor of Laws (Honours), Bachelor of Arts
Admitted to practise in Victoria
Certified Anti-Money Laundering Specialist (CAMS)

REGIMES AND SKILLS

AML/CTF Act and Rules · Responsible lending · Design and distribution obligations · Breach reporting · Privacy Act · Obligations registers and control testing · Board and regulator reporting