

# Curriculum Vitae

**Elizabeth Mylan**, (MICA) Intl. Dip (GRC), Intl.Adv.Cert (Comp)(Fincrime)

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## Professional Summary

ICA qualified, BVIFSC approved Compliance Officer and Money Laundering Reporting Officer. A span of over ten-years experience, maintaining a comprehensive and robust approach governance, risk and compliance as the second line of defence. Proven leadership in financial crime matters, with expertise knowledge in compliance monitoring programme and risk management. Experienced in regulatory filings, code of ethics compliance practice, AML/CTF/KYC controls, employee training and regulatory inspection.

## EMPLOYMENT HISTORY – EMPLOYEE

**TMF Group (BVI): BVI FSC Approved Compliance Officer and Money Laundering Reporting Officer: Responsible for 4 Licensees - July 2018 to Present.**

- Monitor the BVI financial services legislative development and ensure internal policies and procedures are suitably aligned. Provide compliance and regulatory advice to the Board and staff. Review all existing due diligence to ensure compliance with AML/CFT laws. Ensure that all new due diligence is verified, properly considered and documented. Conduct annual reviews and special reviews of client files to ensure compliance with AML/CTF laws, good industry practice, and group policies. Prepare and submit the annual Compliance Officer's report to the BVI FSC. Submit compliance manual for vetting and approval by the BVIFSC. Prepare and submit quarterly compliance board reports. Lead in regulatory onsite inspections. Provide AML/CTF training to staff.

**MLRO, Financial Crimes, Sanction and Terrorist Financing Accountabilities:**

- Receive and evaluate the merits of internal suspicious activity reports (iSARs) with reference to available information. Make judgements on whether a iSAR has merit and should be reported to law enforcement Agency. Access available information (both from internal sources, such as client files, and external sources, such as Web-based information, law enforcement circulars, suspect files, newspaper reports. Act as the main point of contact with law enforcement agencies following disclosures, dealing with both formal and informal request for additional information. Act autonomously, if necessary, without reference or interference or influence from management. Maintain SARS registers and documenting the SAR evaluation process.

**Elian Fiduciary Services (BVI) Limited/Intertrust BVI): BVI FSC Approved Compliance Manager and MLRO(Elian) /Senior Compliance Monitoring Administrator/MLRO (Intertrust) October 2014 to July 2018**

- Developed and supported a strong compliance culture by ensuring that the business had a comprehensive and robust approach to all compliance and risk matters in its second line of defence control function. Lead, manages and delivers an effective compliance involving the management of all compliance and regulatory issues. Identified and responded to on-going regulatory changes and made recommendations for implementing required policies and procedures. Contributed towards a programme of activities to educate and encourage senior management and staff to operate in compliance with relevant laws and regulations. Manage and maintain a compliance monitoring programme and provide the board and senior management with assurance that key regulatory and compliance risks were being adequately managed. Lead in preparation for regulator's onsite inspection and internal/external audit inspections. Prepare and submit annual required regulatory filings and quarterly reports to the board. Raise significant issues, concerns or regulatory breaches with suggested remedial action needed to mitigate further risk and reduce overall systemic risk. Maintain an open and honest relationship with the regulator, including the coordination of responses to consultative papers or other regulatory pronouncements. Maintain accurate compliance registers.

**MLRO, Financial Crimes, Sanction and Terrorist Financing Accountabilites:**

- Receive, investigate and determine need for external disclosure of suspicious activity reports. Maintain a register of all SARs/iSARs, properly documenting the SAR process. Assist to implement and maintain anti-money laundering, sanctions, and terrorist financing policies and procedures, monitor their adequacy and deliver training to staff and external parties. Keep abreast of with anti-money laundering legislation.

**EMPLOYMENT HISTORY (CONSULTANT)**

**Conifer Securities: Investor Services Officer (Mutual Funds)-Sept 2013 to July 2014**

- Performed investors risk assessment ensuring adequate risk rankings were applied in accordance with the business approved methodology. Assisted with funds delisting on various stock exchanges. Prepared (wire/electronic fund transfers) of investors monies ensuring that all due diligence checks were conducted to mitigate money laundering risk prior to acceptance or release of funds. Maintained all investor records (physical and electronic) in an orderly and comprehensive manner. Processed investors subscriptions and redemptions. Provided training to staff on statement preparation and distribution to investors.

**Icaza, Gonzalez-Ruiz & Aleman (BVI) Trust Limited: Interim Compliance Officer & MLRO – Feb to May 2014**

- Monitored regulatory requests to the business to ensure responses were provided in accordance with law. Preparation of SAR reports for filing with BVIFIA. Provided guidance and recommendations on compliance templates and templates to ensure adherence with financial services regulations. Implemented a tracking system for recording all claims filed against entities registered with the business and request made in accordance with foreign requests for assistance and pursuant to tax information exchange legislation.

**Maples Corporate Services (BVI) Limited: e-Services Manager – Sept 2011 to Dec 2012**

- Managed the implementation and roll out of the business data image documentation capturing process in accordance with agreed procedures and guidelines. Prepared compliance/corporate reports for all BVI registered companies, which focused on assessing the entity's compliance the BVI BC Act and the Regulatory Code. Assessed the validity of information for directors, shareholders and UBO's to ensure compliance with AML laws. Reported deficiencies to senior management along with suggested remedial action to mitigate risk and feedback on corrective actions were properly implemented and consistently applied. Trained and supervised a team of 9 fee earners on the process. Assisted the compliance manager for the business onsite regulatory inspection.

**Kyrs Global: KYC Analyst & High Level Administrative Support – June 2010 and July 2011**

- Reviewed and analysed investors due diligence data to identify and verify fund's investors to facilitate payment of redemptions in accordance with Orders of the Court. Instrumental in the implementation of a risk based approach to record keeping, by creating an excel mapping tool. Provided support as needed to a team of insolvency practitioners.

**Citco (BVI) Limited: Interim Compliance Officer & MLRO – Sept 2009 to Feb 2010**

- Prepared compliance reports for BVI registered companies assessing conformity with BVI laws. Provided guidance to staff on the proper interpretation and application of laws and regulations for on-going business and new client take on. Highlighted higher risk clients such as those with bearer shares that needed action to satisfy the changes to BVI bearer shares regime. Ensure that risk assessment and reporting processes were adhered to whilst delivering high quality management information through a range of tools.

**Scotiabank (British Virgin Islands) Limited: Bearer Shares Remediation Project Manager – Nov 2006 to July 2009**

- Managed the bank's corporate accounts remedial project to comply with the bearer shares regime in accordance with the BC Act. Coordinated and performed risk assessments and compliance reviews to comply with the bank's policies and procedures alongside risk control measures to ensure compliance with law. Identified and analysed factors affecting risk mitigation and compliance with applicable regulatory requirements. Identified anticipated potential consequences or unaddressed risk factors or shortfalls in compliance procedures and provided appropriate recommendations. Elevated high-risk cases to the compliance manager for further action. Prepared compliance monitoring and account transactions reports with timely follow-up on outstanding issues. Provided training to staff on key statutory documents required for BVI registered companies.

**Commonwealth Trust, Osiris Trustees, Rawlingson & Hunter: KYC Analyst – March 2006 – May 2007**

- Assessed trust CDD and underlying companies, including statutory corporate documents, resolutions, agreements and POAs. Identifying missing seals impressions, register of members/directors. Prepared compliance reports, which highlighted all areas of CDD/EDD and corporate governance deficiencies for further remedial action by the business.
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**EMPLOYMENT HISTORY: Employee (March 1995-Jan 2006)**

**Appleby Corporate Services (BVI) Limited: Corporate Administrator -Jan 2005 – Jan 2006**

- Opened bank accounts on behalf of clients. Client interfacing for on-going post incorporation requests ensuring clients needs are met in a timely and professional manner. Prepared company search reports and dispatch to clients. Assessed and determined required CDD/EDD and requested from clients ensuring compliance with BVI AML laws. Conducted risk assessments on companies and trusts. Supported the Compliance Officer/MLRO. Provided support to the law firm as needed.

**The AMS Group: Legal Assistant to Managing Director and In-House Counsel – Nov 1999 – May 2001**

- Liaised with clients on trust administration and trust distributions. Ensured clients were in compliance with in-house counsel's due diligence recommendations. Drafted trust related documents and company resolutions. Prepared documents for notarisation and affixing apostille pursuant to the Hague Convention provisions. Prepared compliance reports for senior management consideration and further action.

**Qualifications: Compliance and Legal**

Current Pursuit	ICA, Post Graduate Degree in Governance, Risk & Compliance (UK)
April 2016	ICA International Diploma Governance, Risk & Compliance (UK)
November 2011	ICA International Advance Certificate in Compliance & Financial Crime (UK)
March 2009	IFCCT: International Financial Crime Prevention & Compliance Training Certificate (UK)
July 2007	Commissioner for Oaths Certification, Ministry of Justice, Jamaica (W.I.)
Novemeber 2006	Certificate in Estate Law, the Institute of Law Clerks of Ontario (Canada)
May 2004	The Professional Paralegal Diploma, Atlanta, Georgia (USA)
December 2003	Judicial Education Insititute of the Eastern Caribbean Supreme Court, Mediation Skills Training (W.I.)
Feb 2002	BBP Offshore Group Limited Training Certifications: Proceeds of Crime & Company Law & Administration (UK)
1991- 1996	Trinidad CXC O' Levels: English language, geography, principles of business, social studies, Sarah's Secretarial College Diploma, Pitman's Typing Certificate, H.L.S.C.C. (BVI) (English Composition, Introductory to Accounting & Office Administration)

**Skills and Competences**

- Good understanding and working knowledge of the financial services products and services relevant to the British Virgin Islands.
- Self-motivated and able to work without close supervision.
- Excellent time management skills and ability to work well under pressure in fast pace environment.
- Proven interpersonal and soft skill set with demonstrated emotional intelligence in a professional environment.
- Ability to formulate, consider and select the most appropriate solution to compliance issues.
- Proven ability to work effectively in a team to lead, motivate and encourage a climate of sound compliance accountabilities.

**Professional Memberships/Affiliations:**

- International Compliance Association (UK)
- BVI Association of Compliance Officers (BVI)
- Enterprise Risk Management Academy (Singapore)

**Personal Information:**

Date of Birth: 19 April 1970

Citizenship: Republic of Trinidad and Tobago

BVI Immigration/Work Permit Status: Work Permit Exempt/BVI Residency

Marital Status: Single