

PERSONAL INFORMATION

Name: **Yanica Grech**

WORK EXPERIENCE

Date: 19 February 2024 – To Date

Position: Senior Manager, Compliance

Company: Momentum Corporate Services Fz LLC

Responsibilities:

- Develop and implement company policies, procedures, compliance training programs to meet regulatory requirements.
- Ensure that the company is in compliance with all current and future regulatory requirements in jurisdictions where the company operates or intends to operate.
- Assist with licensing applications and any regulatory inquiries and audits.
- Handle third party due diligence and onboarding process.
- Stay abreast of regulatory developments within or outside of the company.
- Collaborate with other stakeholders to ensure compliance is integrated into all facets of the business.
- Any ad hoc duties that arise in the continuance of my role.

Sector: **Remote Gaming – Online Casino & Social Casino (B2C) & Sweepstakes Casino (B2C)**

Date: 20 November 2023 – 07 February 2024

Position: Head of Compliance

Company: RedAcre LIMITED, Malta (Swivel Gaming) - now under Funderpro Ltd

Responsibilities:

- Develop and implement company policies, procedures, and compliance training programs to meet regulatory requirements in the online gambling industry (US and Curaçao).
- Provide professional and strategic legal advice on business matters, changes in regulations, and compliance.
- Ensure that the company is in compliance with all current and future regulatory requirements in jurisdictions where the company operates or intends to operate.
- Handle licensing applications, liaise with regulators, manage inspections, and deal with any regulatory inquiries and audits.
- Stay abreast of regulatory developments within or outside of the company as well as evolving best practices in compliance control.
- Collaborate with other departments to ensure compliance is integrated into all facets of the business.
- Any ad hoc duties that arise in the continuance of my role.

Sector: **Remote Gaming – Online Casino & Social Casino (B2C) & Sweepstakes Casino (B2C)**

Date: 08 June 2023 – To Date

Position: Self-employment (Y Consult Ltd)

Responsibilities:

- MLRO or Compliance consultancy, defined on a case by case basis.

Sector: **Remote Gaming**

Kindly note that Mandalorian Technologies Ltd and Infiniza Ltd were run by the same management group before Mandalorian Technologies was sold to PAF. As a management group, we started a new project under Infiniza.

Date: 01 October 2020 – 17 July 2023

Position: Chief Compliance Officer / MLRO

Company: INFINIZA LIMITED, Malta (formerly Velpa Malta Trading Ltd)

Responsibilities:

- Holding Key Function role for AML/CFT with the MGA/FIAU.
- Managing all AML/CFT matters for the company, including the monitoring function, and liaising with authorities and reporting to FIAU.
- Ensuring the Company is compliant with all applicable regulations and reporting requirements in various jurisdictions for online casino and sports betting (Canada, Estonia, Curaçao, Sweden).
- Managing third party due diligence on all third-party providers.
- Maintaining excellent relationships with relevant regulatory authorities in different jurisdictions.
- Managing license applications, compliance product applications, payment provider on-boarding, game provider on-boarding.
- Developing a compliance assessment system to manage the business risk impact.
- Managing regulatory and statutory audits, including ISO 27001 audits.
- Implementing improvements to the company's websites, policies and procedures.
- Monitoring and reporting gaps in compliance to the Board of Directors.
- Assisting with GDPR requirements.

Sector: **Remote Gaming – Online Casino & Sports betting (B2C), Technical Platform (B2B)**

Date: 01 October 2020 – 31 January 2023

Position: MLRO (part-time basis)

Company: MOBILT LIMITED, Malta

Responsibilities:

- Holding Key Function role for MLRO with the Malta Gaming Authority.
- Reporting of suspicious transactions/activities to the Financial Intelligence Analysis Unit.

Sector: **Remote Gaming – Online Casino (B2C)**

Date: 27 February 2019 – 30 September 2020 Position:

Head of Regulatory Compliance / MLRO

Company: PAF MULTIBRAND LIMITED, Malta (formerly Mandalorian Technologies Ltd)

Responsibilities:

- Holding Key Function role for Malta Gaming Authority and Swedish Gaming Authority.
- Assisting the CCO in ensuring the Company is compliant with applicable regulations, ordinance and reporting requirements.
- Assisting in the onboarding of third-party providers.
- Carrying out due diligence on all third-party providers.

- Maintaining excellent relationships with relevant regulatory and advisory bodies – MGA, SGA, Curaçao.
- Manage, coach and develop team members by providing constructive and regular feedback.
- Assisting the CCO in license applications, product applications, game provider on-boarding.
- Creating and developing a compliance assessment system for onboarding new providers and managing the business risk impact.
- Supporting and managing regulatory and statutory audits.
- Suggesting and implementing improvements to sites, policies and procedures.
- Monitoring and reporting gaps in compliance to the CCO.
- Assisting with GDPR requirements.

Sector: **Remote Gaming – Online Casino (B2C)**

Date: 15 October 2018 – 21 February 2019

Position: Senior Compliance Manager

Company: ASPIRE GLOBAL - Aspire Global International Limited, Malta

Responsibilities:

- Ensuring compliance in the Company's operations according to the different regulatory guidelines (mainly UKGC, DGA, MGA, Curaçao, GDPR, AML, CMA, ASA).
 - Set protocols and processes to support regulatory guidelines and ensure adequacy of all procedures.
 - Working closely with the Regulations Manager on the implementation of new guidelines.
- Working closely with the Product team for implementing changes to the system to support Compliance requirements.
- Providing instructions to the Operations team regarding the handling of players' complaints.
- Handling complaints from different external bodies (regulatory bodies, IBAS, ASA). Assisting with the day-to-day compliance of the Company in all other matters.

Sector: **Remote Gaming – Online Casino, Sports (B2B and B2C)**

Date: 11 July 2017 – 5 October 2018

Position: Senior Compliance Manager

Company: GAMING INNOVATION GROUP - GIG Central Services Ltd, Malta

Responsibilities:

- Managing the Regulatory Compliance team to meet deadlines effectively and efficiently for the B2B and B2C brands – in charge of MGA, UKGC, SGA, DGE, Curaçao.
- Supporting the Employer to develop and implement compliance controls with regards to applicable internal and external rules, regulations, company policies and standards, as well as developing such policies and standards, ensuring a high level of compliance within multiple regulated jurisdictions.
- Provide effective compliance advice, support and internal training across the business on different aspects.
- Working closely with the Tech Team providing support in delivering new technologies ensuring the Group remains compliant with upcoming regulatory changes.
- Acting as a point of contact between the legal and compliance team and the technology department in matters related to audits and compliance.
- Supporting in and managing various regulatory and statutory audits.

- Supporting in or managing license application and regulatory return processes.
- Being responsible for building and taking a project manager role in the implementation of a compliance framework.
- Reviewing site content to ensure adherence with various regulatory requirements.
- Suggesting improvements on sites, products, policies and procedures.
- Review, manage and resolve customer complaints from regulatory bodies and dispute resolution bodies.
- Communicating and ensuring our suppliers continuously comply with applicable internal and external rules and regulations, and company policies and standards.
- Monitoring and reporting risks and compliance gaps with respect to internal and external regulations.
- Providing reports to management on a regular basis to keep the company informed of the operation and progress of compliance efforts.

Sector: **Remote Gaming – Online Casino, Poker, Sports (B2B and B2C)**

Date: 20 June 2016 – 5 July 2017

Position: MLRO for UKGC and Compliance Officer Company:

CO-GAMING LIMITED, Malta (ComeOn)

Responsibilities:

- Acting as the Nominated Officer for Regulatory Compliance for the UKGC – PML holder.
- Assisting the Company with internal compliance per business area.
- Assisting the Company in developing, initiating, maintaining, and revising company policies and procedures.
- Assisting with employee training.
- Provide assistance with gaming compliance within different jurisdictions (licensing, monthly reports, daily complaints, communication with authorities) – MGA, UKGC, Ireland, Curaçao, Alderney.
- Internal agreement processing (reviewing, preparation, communication with third parties).
- Assisting in general with Company administration.
- Other duties assigned by the Company Director.

Sector: **Remote Gaming – Online Casino, Poker, Sports (B2B and B2C)**

Date: 01 July 2014 – 16 June 2016 Position:

Compliance Executive

Company: BINARY (EUROPE) LIMITED, Malta

Responsibilities:

- Assisting the Head of Compliance with regulatory compliance of Binary Group under the gaming and financial regulatory regimes to which they are subject (MFSA, MGA, Jersey, UKGC, Ireland, BVI, IOM, Curaçao).
- Working with the Head of Compliance to ensure compliance throughout the Group worldwide with Know your Client, Anti-Money Laundering, Data Protection laws.
- Performing KYC and AML checks on clients.
- Input and update KYC records of corporate clients.

- Maintain logs to ensure accurate and up to date reporting on work in progress and maintain client information database.
- Contract management between Group companies and suppliers / contractors.
- Assistance with gaming/financial licenses for Group companies in current/new jurisdictions.
- Maintaining compliance deadlines and the relevant reminders.
- Preparing compliance related documentation.
- Liaising with suppliers and other departments.
- Research on compliance-related issues.
- Training staff on different compliance aspects.
- Handling regulatory reporting.

Sector: **Online Trading Platform** (www.binary.com)

Date: 01 July 2013 – 16 June 2014 Position:

Compliance Operations Clerk

Company: FIMBANK P.L.C. HEAD OFFICE, Malta

Responsibilities:

- Conducting Anti-Money Laundering checks and updating the system, opening and closing of accounts, handling letter of credits, RMA's and Swift messages, liaising with other departments to ensure compliance with regulatory requirements, and attending courses to keep abreast with latest AML laws and regulations among other compliance duties.
- Towards the end of my employment I was part of another department, Central Customer Operations, to lead the compliance operations of the Bank and ensure adherence to regulations as well as linking different departments towards one common goal to improve efficiency.

Sector: **Banking and Finance**

Date: 25 June 2012 – 07 September 2012 Position:

Compliance Clerk

Company: FIMBANK P.L.C. HEAD OFFICE, Malta

Responsibilities:

- Part of a team conducting the remediation project to review all customer files so as to ensure that all documents are up-to-date, conducting AML checks and updating the system accordingly.

Sector: **Banking and Finance**

Date: 20 July 2011 - 16 September 2011 (5 weeks as Work Placement) Position: Office clerk

Company: FIMBANK P.L.C. HEAD OFFICE, Malta

Responsibilities:

- Part of a team working for a project to identify the shareholding structure of each customer, conducting Anti-Money Laundering checks and corresponding with Compliance.

Sector: **Banking and Finance**

EDUCATION

Date: 1 May 2019 – 27 February 2020

Course: ICA Professional Postgraduate Diploma in Governance, Risk and Compliance (QCF Level 7)

Awarding Body: International Compliance Association (ICA) in association with Alliance Manchester Business School, the University of Manchester, UK.

Subjects covered:

- Strategic risk management for leaders
 - Future of payment services
 - Current and emerging regulatory 'hot topics'
 - Regulatory compliance leadership
 - Using corporate governance requirements for the benefit of the firm
 - The effective use of information technology in GRC
 - Developments in financial crime
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Date: 15 July 2016 – 9 March 2017

Course: ICA International Diploma in Governance, Risk and Compliance (QCF Level 6) Grade: Distinction – Placed 1st internationally

Awarding Body: International Compliance Association (ICA) in association with Alliance Manchester Business School, the University of Manchester, UK.

Subjects covered:

- Understanding governance, risk and compliance
 - Ethics, integrity and organisational culture: taking GRC to the next level
 - Understanding the complete regulatory environment
 - How to use corporate governance to enhance the firm's performance
 - Managing regulatory risk for the benefit of the firm
 - What is the role of the Compliance Function?
 - How to design and build world class GRC systems and controls
 - Protecting the firm from the risk of financial crime
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Date: October 2012 - June 2013

Course: B.A. (Hons) in Business Enterprise (Level 6) Grade: Second Class Upper

Awarding Body: Malta College of Arts, Science and Technology (MCAST) - Institute of Business & Commerce – Vocational Degree in collaboration with Fraunhofer IAO

Subjects covered:

- Entrepreneurship, Handling Business Data and Decision Making, Effective Human Resources Management, International Business, Operations and Service Management, Project Management,

Dissertation: What is the effectiveness of a risk-based approach adopted by a local bank in combating financial crime in Malta? (Grade: Merit)

Date: October 2010 – June 2012

Course: MCAST-BTEC Higher National Diploma in Business (Level 5)

Awarding Body: Malta College of Arts, Science and Technology (MCAST) - Institute of Business & Commerce

Subjects covered:

- First Year: Business Environment, Marketing, Human Resources Management, Purchasing, Marketing Intelligence, Organisations & Behaviour, Business Decision Making, Operations Management.
 - Second Year: Managing Financial Resources and Decisions, Common Law I, Business Strategy, Research Project, Information Systems, Quality Management, European Business, Financial Services
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Date: October 2007 - March 2010 Course:

Matriculation Certificate

Education Body: Giovanni Curmi Higher Secondary School (post-secondary state school), Malta

Subjects covered:

- Advanced Level: Accounts; Economics.
 - Intermediate Level: French; Arabic; Pure Mathematics; SOK.
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Date: September 2002 - April 2007 Course:

Ordinary Level Certificate

Education Body: Carlo Diacono Girls' Junior Lyceum, Malta Subjects covered:

- Ordinary Level: French; Mathematics; Maltese; English; English literature; Social Studies; Religion; Physics; Arabic; Business Studies; Environmental Studies.
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PERSONAL SKILLS

Native language: Maltese

Other languages: English (Proficient); Arabic and French (Basic)

Organisational / managerial skills:

- Highly organised with high attention to detail and perfectionist
- Leadership qualities – team leader
- Able to work under pressure and with strict deadlines
- Effective work delegation and prioritisation

Computer skills: ECDL

Other skills:

- Great communication skills
- Great team spirit and can-do attitude
- Excellent Microsoft Office and IT skills
- Contract Management skills
- Operations and Project Management skills
- Reporting and Presentation skills
- Business Strategy skills
- Team Leadership skills
- Staff Training skills

KEY FUNCTIONS / PERSONAL LICENSES

- MGA - Key AML, Key Risk, Key Compliance
- UKGC - AML
- SGA - AML

PROFESSIONAL MEMBERSHIPS

Professional Member of ICA (International Compliance Association)

Date: 2 June 2017 – to date

Member ID: CON-000181905

AWARDS

MCAST Expo Award for strong entrepreneurial skills

Certificate of Outstanding Achievement in the ICA International Diploma in Governance, Risk and Compliance – International and Local Top Candidate

ANNEXES

Copies of certificates can be provided upon request.

REFERENCES

References can be provided upon request.

DRIVING LICENCE

Category B