



# Carmen Rmeily

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## Executive Profile

A **seasoned compliance professional** with 16+ years of rich experience in commanding regulatory compliance, AML/KYC in line with FATF standards and anti-corruption functions across the Middle East with an emphasis on UAE, Qatar, KSA and Bahrain. **Independently led multiple regulatory inspections** with the most prominent regulators in the region. **Advocated compliance initiatives/programs, producing risk assessments and action plans** covering anti-money laundering, sanctions, anti-bribery, anti-competition & ethics and business conduct. **Thought leader in current auditing best practices, innovative internal and external audit developments**, cultivating a stronger, unified culture that embraces the development of the highest corporate standards in governance and controls. **Recognized for excellent management, leadership, and strong advocacy to promote transformation** and continually evolve through a culture of continuous improvement.

## Skills Summary

Management	Excellence	Value-Added Leadership
Compliance, governance, risk, ethics	AML risk assessments	Leadership, training and coaching
Risk-based methodology	Policy making	Knowledge transfer
Financial/ Compliance/AML audits	Regulatory inspections	Interpersonal Skills
Anti-bribery & anti-corruption	UAE Federal AML regulation,	Analytical skills
Internal audit	DFSA, FSRA, QFCRA, Qatar	Critical thinking
Assurance	Federal AML regulation	Synergy
	Internal controls	

## Career Progression

**Senior Manager – Compliance & KYC, AML SME for the Middle East** **September 2013 – Present**  
**PricewaterhouseCoopers (PwC) Middle East, Dubai, UAE**

*PwC is the second-largest professional services network in the world and is considered one of the Big 4 accounting firms. It has presence in 152 countries with 328,000 people globally and over 7,000 in the Middle East.*

### Accomplishments:

- Instrumental role in building an effective anti-money laundering ecosystem as well as setting up the Regional Centre of Excellence in Jordan for KYC.
- Driver of innovation, steered various transformational activities and acted as a change agent and a forward-looking and solution-oriented leader in the fulfillment of the compliance risk management transformation plan.
- Subject Matter Expert for KYC-related matters, established framework to effectively implement KYC policies and related standards. Facilitated the implementation of the AML risk-based methodology across the Middle East region.
- Successfully led numerous AML regulatory inspections for the region by various regulators leading to a satisfactory outcome.
- Independently represented PwC Qatar and led the interview by the FATF during the National Mutual Evaluation exercise in Qatar in July 2022.

### Key Responsibilities:

- Providing strategic leadership, and determining the policy, risk and compliance agenda. Instituting and implementing compliance programs and policies for anti-money laundering, anti-corruption and business conduct, balancing risks whilst maintaining a commercial outlook.
- Developing & implementing AML risk-based approach to address Dubai Financial Services Authority (DFSA), Financial Services Regulatory Authority (FSRA), Qatar Financial Regulatory Authority (QFCRA), UAE’s Federal AML legislation, Qatar’s Federal AML legislation, Bahrain’s AML rules and regulations.
- Implementing the PwC AML risk-based policy and procedures in line with the FATF methodology and standards across the Middle East region in addition to training partners and staff.
- Acting as a trusted advisor in multijurisdictional regulatory inquiries and investigations, compliance issues, business transactions, and suspicious activity.

## Corporate Internal Auditor

May 2011 – August 2013

### Majid Al Futtaim Holding, Dubai, UAE

*Majid Al Futtaim is leading regional conglomerate, which owns and operates shopping malls, retail, and leisure establishments in the Middle East and North Africa with operations in 13 countries.*

#### Accomplishments:

- Acted as a thought leader, provided high quality and forward-looking assurance over the culture, ethical conduct, governance, risk management and control framework.
- Successfully carried out internal audit for MAF Retail (Carrefour) & MAF Properties in the UAE and the region, assessed compliance with internal policies & procedures, conducted various testing procedures for Carrefour, mall operations, human resources, finance, legal, service centers, marketing & sourcing, and the whistleblower function.
- Embedded agile auditing methodology & tools to provide stronger assurance.

#### Key Responsibilities:

- Critically and proactively support audit management in evaluating and improving the effectiveness of risk management, control and governance processes.
- Documented business processes and conducted tests to identify control deficiencies and potential fraud.
- Appraised the effectiveness of policies, procedures & standards that control financial/operational information resources.
- Drafted value-added recommendations, with practical and innovative solutions, to enhance governance, risk management practices and internal controls.
- Superintended a dynamic audit team to execute assignments as per the annual plans, within time and budget. Led brainstorming sessions for each audit conducted to identify internal controls, fraud, and other potential risks to be addressed in the engagement plan and the work program.

## Semi-Senior Auditor

September 2007 – May 2011

### Deloitte, Abu Dhabi & Dubai, UAE

*Deloitte is the largest professional services network by revenue and the number of professionals in the world and is considered one of the Big Four accounting firms.*

#### Accomplishments:

- Commanded progressive, value-creating and world-class audit function that truly impacts and influences local and multi-national organizations across various industry sectors.
- Led risk assessment, planning and audit testing in line with International Standards on Auditing (ISA) and the Deloitte methodology.
- Entrusted to handle several prominent clients including Abu Dhabi Commercial Bank (ADCB), Abu Dhabi National Oil Company (ADNOC), Al Jaber Group of Companies, Bank of Sharjah, Khalifa Bin Zayed Foundation, Abu Dhabi Fund for Development, Al Mazrui Group of Companies and Emirates Advanced Investment Group.
- Attended high-level meetings in the Central Bank of the UAE, Ministry of Finance, Ministry of Economy & Tourism & Development Investment Company as part of the study on "The Introduction of Corporate Tax in the UAE" in 2008.

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## Education & Credentials

**Bachelor of Business Administration – Finance**, American University of Beirut (AUB), Beirut, Lebanon, 2007

#### **Professional Development and qualifications:**

- Certified Anti-money Laundering Specialist (CAMS) - *In progress*
- Certificate in Compliance & Anti-Money Laundering, Henley Business School by the University of Reading, London
- The Art of Negotiation/ Leading Teams/ Managing Conflicts and Sensitive Situations
- Fraud Awareness/ Fraud Indicators
- The Inner Leader, Matrix Training Solutions
- Loss & Prevention Training

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## Personal Information

- **Nationality:** Lebanese
- **Date of Birth:** 02 October 1986
- **Language Fluency:** Arabic (native) and English (fluent), French (beginner)
- **Interests:** Traveling, Nature and Sports