



Bernadine Reese

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Education

- Master of Commerce (Natal, South Africa)

Professional Memberships and Certifications

- Member of the Institute of Chartered Accountants in England and Wales (ACA)
- Member of the South African Institute of Chartered Accountants
- Chartered Fellow of the Chartered Institute of Securities and Investments (CISI)

Professional Background

Bernadine is a Managing Director within Protiviti's Risk & Compliance team in London. Bernadine joined Protiviti in 2007 from KPMG's Regulatory Services practice. Bernadine has more than 25 years' experience working with a variety of financial services clients to enhance their business performance by successfully implementing risk, compliance and governance change, and optimising their risk and compliance arrangements.

Professional Experience

Bernadine has helped a wide variety of financial services firms in diverse areas of risk and compliance including: anti money-laundering and financial crime compliance (sanctions, bribery and corruption, tax evasion fraud), s166 Skilled Persons reports and regulatory investigations, conduct risk and Board effectiveness reviews and governance arrangements. Bernadine has assisted her clients with understanding and optimising regulatory change and implementing best practice compliance.

Bernadine is Protiviti's Global Account Leader for HSBC.

Representative Engagements Include:

- **Skilled Persons reviews and regulatory investigations:** Bernadine has led a number of complex regulatory investigations covering anti-money laundering controls and policies, customer due diligence and account opening procedures, testing client files for AML compliance, governance arrangements, risk management, compliance function and compliance oversight, and other Conduct of Business issues, including suitability of advice.
- **Regulatory change:** Bernadine has helped a variety of financial services firms deal with regulatory regulation affecting both financial crime compliance (eg 3rd and 4th Money Laundering Directives, Criminal Finances Act, UK Bribery Act) and regulatory compliance (eg MiFID and MiFID 2, FCA Handbook changes). This has covered setting up appropriate project structures, conducting impact and gap analyses, advising on policy, procedures and systems changes and quality assurance and post-implementation reviews.
- **Anti-Money Laundering:** Bernadine has led the delivery of major anti-money laundering review and advisory projects for a wide variety of banks and firms including major banks, investment banks, fund managers, private banks, hedge funds and payment institutions. These covered all aspects of AML including KYC, policies and procedures, periodic monitoring, transaction monitoring, PEPs, sanctions, SARs and other reporting and governance and oversight.
- **Regulatory Compliance:** Bernadine has helped a wide variety of financial institutions update their compliance arrangements and advised on best practise compliance and risk-based monitoring arrangements including detailed reviews of COBS requirements, Conduct risk reviews, Governance and Board effectiveness reviews, CASS audits and issues, transaction reporting requirements, conflicts, cross-border transactions and MiFID arrangements.
- **Relationships with regulators:** Bernadine has assisted a number of banks and other regulated institutions prepare for FSA/FCA supervisory and risk assessment visits both in terms of readiness of senior management and staff and interviews.