

TERMS OF REFERENCE (TOR)

Announcement No: SMED/HR/IU/2026/25

Post: Assistant Compliance Analyst
No of Vacancies: 01
Post Type: Permanent
Department: Risk Management Department
Reporting to: Deputy Manager - Risk Management

Key tasks, responsibilities and deliverables:

- Assist in monitoring risk-taking activities, risk exposures, approved risk limits, and any identified breaches.
- Assist in monitoring compliance with applicable laws, regulations, regulatory requirements, Company policies and procedures, and relevant codes of conduct.
- Support the implementation of AML/CFT requirements, including CDD, record keeping, ongoing due diligence, and suspicious transaction reporting.
- Assist in coordinating with Internal Audit and other relevant departments on compliance issues, risk matters, and investigations.
- Assist in identifying potential compliance gaps and supporting the development and follow-up of corrective actions.
- Assist in preparing and submitting regulatory reports and in the preparation of monthly AML transaction trend analysis and dashboards.
- Assist in the preparation and coordination of risk and compliance awareness training to promote a strong compliance culture within SME Digital.
- Provide support with the Compliance function on ad hoc requests and other tasks assigned by Management.

Requirements and Qualifications:

- GCE 'O' level 5 pass, OR,
- Certificate Level 3 in relevant field.

Other Competencies required:

- Basic understanding of banking/financial operations, systems, processes, and internal policies and procedures.
- Basic understanding of risk management and compliance principles, with a willingness to develop knowledge in these areas.
- Demonstrate a sound analytical approach in carrying out assigned work and addressing issues.

- Basic to intermediate proficiency in Microsoft Office applications, particularly Word and Excel.
- Good interpersonal and communication skills, both verbal and written, with the ability to prepare clear and concise reports and documentation.
- Willingness to learn and adapt to changes in regulatory requirements, policies, and processes.

Salary & benefits:

- Competitive Salary Package
- Health Insurance as per Company policy
- Training and development opportunities

Working Hours:

- The selected applicant will be required to work from 0800 to 1600 on weekdays.

Documents required with the job application:

- Complete and up-to-date Curriculum Vitae (CV)
- Copy of National Identity Card
- Copies of academic certificates with transcripts
- **All international certificates must be accredited by MQA**
- Reference letters from current/ previous employers certifying types of employment, job roles, and service period
- Recommendation letters from previous supervisors or employers (optional).

How to Apply:

- Required documents should be submitted using the link: <https://smedmv.aidaform.com/job-application-form-compliance-analyst8> before **26th August 2026 14:00 hrs.**

Important notes for applicants:

- Incomplete applications will be rejected without further notice.
- Applications should be submitted only via the given link, applications received via email will be rejected.
- Only **short-listed candidates will be notified** for an interview.

For inquiries, please contact us on weekdays between 8:30 am to 14:00 pm via 1613 or email to careers@smedigital.mv