

# Compliance Manager

## About Us

Xinja is building an Australian, independent 100% digital bank designed entirely for mobile. We are building a business with our customers and designed in their interests. Neobanking will disrupt the existing banking model and create a whole new generation of experiences.

## Now... let's talk about you:

We're looking for a superstar Compliance Manager to help us build an amazing team of experienced compliance professionals that work 'hand in glove' with the business as we scale at pace. We're looking for a compliance expert with strong regulatory knowledge, particularly in relation to ASIC requirements.

You'll report directly to the Chief Compliance Officer (CCO) and will play an active role in the effective identification and management of compliance risk to ensure Xinja complies with all legal, regulatory and policy obligations.

You'll need to be comfortable working with ambiguity, be able to work individually and collaboratively as part of a broader team, be able to think analytically and communicate your ideas clearly.

You'll need to act with courage, impartiality, and without fear or favour to ensure Xinja has an appropriate compliance risk framework that is effectively implemented across the organisation. You'll work with all business areas to identify, implement and establish monitoring of compliance frameworks, provide guidance to the business and report against Xinja's risk appetite.

You should know that we do things a little differently at Xinja. We are looking for someone who is willing to take "the road less travelled" in the next step in their career and are happy working in a flat, non-hierarchical structure. As a next-generation bank, we see compliance as core to ensuring we meet promises and deliver for our customers. So you should be comfortable working in a fast-paced changing environment where the customer's needs are truly central to everything we do.

## Where:

Xinja's offices are in the Sydney CBD but we support flexible working.

## Our 10 golden rules:

To be successful at Xinja you are going to need to be happy working with our 10 golden rules.

1. No dickheads... however good they may be. No dress code (but sometimes you need to look smart :-). No power trips because of a hierarchy. Intellect, customer experience and implementation is all that matters.
2. Everything is in the cloud.
3. We use real-time data to evaluate our business and we reward staff on a quarterly basis with an entirely discretionary profit share. No one gets a share of the profit if our investors aren't making money and our customers aren't happy.
4. We are here to make money, that's why we exist, and we don't screw people over to do it. We don't lie to our clients in person or in marketing. We don't engage in immoral lending; if our grandmother would think it was wrong, then it is. We aim to make lots of money ethically and we are proud of it.
5. No one is entitled to work at Xinja. It is a huge honour to represent people's hopes of a new bank and we earn that honour every day.
6. We look after our people bloody well. We stand by them if they are in genuine need.
7. We are truthful and direct with each other. Everyone says what they think in a robust, challenging, edgy environment. That means we won't be the right place for everyone to work, and that's ok.
8. We only hire people better than us. We never, ever settle because we need a body. We do psychometric testing to get the best people, every time.
9. About half our team, executive and board will be female, if they aren't we aren't recruiting the best people. We actively seek all types of diversity combined with brilliance.
10. If you discriminate against someone because of who they love/sleep with, you're a dickhead...please see rule 1.

## Day to day, you'll:

- Support targeted compliance monitoring and assurance reviews over the effectiveness of Line 1 teams in their identification and mitigation of compliance risks;
- Provide input into the development of Compliance Plans;
- Provide a central point of communication with the business, subject matter expertise and raising awareness and understanding of compliance obligations through the delivery of targeted training;
- Develop compliance-related policies and procedures in accordance with the Compliance Risk Management Framework;
- Take ownership of regulatory and legal change by analysing and providing insight and advice to the business;
- Map compliance obligations to regulatory, legal and policy obligations;
- Report material incidents and breaches to the CCO and CRO and provide review and challenge to Line 1 teams in relation to remediation actions;
- Assess the adequacy and effectiveness of compliance-related risk management systems and controls; and
- Promote Xinja's risk culture by embracing the Code of Conduct and Xinja's 10 Golden Rules.

## You should apply if you:

- are excited by the prospect of building a new bank;
- have 5 years' experience working in compliance within a retail bank or regulator, particularly compliance with ASIC requirements;
- have a deep understanding of Australian Banking regulation and compliance requirements;
- have experience developing compliance policies and processes, including monitoring and reporting processes;
- are a quick learner, highly motivated and goal-oriented, comfortable working in tight timeframes and able to utilise sound judgement;
- are comfortable leading by example, care about people and want to make sure that customers get the best experience possible;
- are proactive in seeking out compliance incidents and breaches, and your work is of the highest standards; and
- are a quick learner and thrive when there's ambiguity

## It's a bonus but not required if you have:

- Experience working at a start-up
- legal experience/qualifications
- Experience working with Triline

## Changing banking for good:

At Xinja, we believe in embedding the brand in every customer experience, and therefore marketing is core to what we do. Developing the best neobank in the country is an exciting and challenging task. Our ethos is based on a win-win with our customers; if they do well, so do we.

We believe it's time Australians had access to the kind of technology that just allows them to get a lot more out of their money, with less angst. We are for profit and for purpose.

We extend that attitude to our people and our partners. We have an inclusive and diverse culture where we look after our staff, and trust them with significant responsibility, but support them well. This is a great opportunity to be part of building a great company, and a fabulous brand, AND learn heaps along the way.

## If you're up for this:

Please email your CV to [working@xinja.com.au](mailto:working@xinja.com.au) and [check out for info](#) on the recruitment process!