CHRIS NEL

AML Expert & Regulatory Compliance Specialist

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Availability: Immediate	**Website:** www.seekat.tech
Daily Rate: € 600 / Day	**Mobility / Remote:** 100% Remote (Belgium/UK/Global)

PROFESSIONAL SUMMARY

Highly accomplished, ACAMS-accredited Anti-Money Laundering (AML) Expert and Senior Regulatory Compliance Professional with extensive experience across banking, Electronic Money Institutions (EMIs), insurance, and asset management sectors. Proven track record acting as Money Laundering Reporting Officer (MLRO) and advising financial institutions on complex compliance risks, KYC/KYB frameworks, and financial crime investigations. Accomplished advocate of the High Court combining profound legal precision with pragmatic risk management strategies to secure regulatory licenses and champion robust corporate governance.

SKILLS & COMPETENCIES

Regulatory Compliance:	AML/CTF/PF Policies, Risk-Based Approach, Compliance Risk Assessment, Fraud Prevention
Operational AML:	KYC & KYB Onboarding, Customer Due Diligence (CDD), Enhanced Due Diligence (EDD), Sanctions Screening, Transaction Monitoring
Reporting & Liaison:	Suspicious Activity Reports (SARs), Suspicious Transaction Reports (STRs), Regulatory Liaison (FCA, FIC, CSSF)
Languages:	English (Native/Fluent) | Afrikaans (Native/Fluent) | Dutch (Basic/Conversational)

PROFESSIONAL EXPERIENCE

AML Expert & Consultant — June 2025 — Present

Seekat Consulting

- Provide end-to-end consulting services specializing in Anti-Financial Crime (AFC) and Anti-Money Laundering (AML) for international tech and financial service clients.
- Formulate robust AML/CTF/PF frameworks, evaluating systemic corporate exposure through structured Risk in Financial Services methodologies.
- Deliver customized enterprise-wide compliance training modules focusing on modern international sanction frameworks and transaction monitoring optimization.

Focus Areas: Anti-Financial Crime, Strategic Risk Management, Enterprise Training, Global Frameworks

Advocate — November 2024 — Present

South African High Court

- Admitted Legal Practitioner (No. 127497) and active member of the National Forum of Advocates.
- Provide specialist legal counsel on cross-border corporate governance, statutory alignment, and compliance-related enforcement matters.

Focus Areas: High Court Litigation, Statutory Interpretation, Compliance Framework Governance

MLRO, Senior Compliance Officer & Risk Committee Member — April 2024 — September 2024

DigiDoe Ltd (Electronic Money Institution — UK Remote)

- Designed and executed targeted AML/CTF/PF policies incorporating granular KYC/KYB workflows alongside strict Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) protocols.
- Supervised localized sanctions screening, high-volume transaction monitoring architectures, and real-time fraud mitigation procedures.
- Evaluated and signed off on high-risk corporate client onboarding while managing the submission of Suspicious Transaction Reports (STRs) and Suspicious Activity Reports (SARs).
- Served as the key interface pointing directly to the Financial Conduct Authority (FCA) and European financial regulators.

Projects & Impact: Orchestrated Luxembourg CSSF regulatory EMI license submission; collaborated with internal IT/Compliance teams to design a simplified onboarding architecture for low-risk profiles.

MLRO & FIC Compliance Officer
October 2021 — March 2024

Shiftly (Pty) Ltd (Crypto Arbitrage Platform)

- Built and deployed risk-based anti-financial crime policies adapted to digital assets, decentralized compliance requirements, and crypto-arbitrage operations.
- Conducted deep-dive suspicious transaction investigations, generating and filing accurate regulatory reports directly with the Financial Intelligence Centre (FIC).
- Successfully challenged a Tier-1 retail bank's discriminatory practices regarding the systemic de-risking of Crypto Asset Service Providers (CASPs), successfully preserving the firm's banking infrastructure.

Focus Areas: Digital Assets, Crypto Compliance, FIC Reporting, Regulatory Defense Disputes

Internal Arbitrator (Company Ombudsman) & Board Trustee
April 2010 — March 2024

Old Mutual (Insurance, Funds Management & Staff Medical Aid Fund)

- Mediated and adjudicated highly complex, high-value unresolved customer complaints across life insurance, pensions, and funds management segments, issuing binding objective outcomes.
- Directed, trained, and supervised a team of specialized legal adjudicators, achieving an exceptional 95% satisfaction rate for professional development initiatives.
- Elected Trustee and Board Member of the Old Mutual Staff Medical Aid Fund, serving as Chair of the Working Committee and active participant on the Benefit Review, Clinical Risk, and Ex Gratia Committees.

Focus Areas: Corporate Dispute Resolution, Executive Fund Governance, Team Leadership, Clinical Risk

Consultant – Legal & Financial Support Services
2009 — Present

Self-employed

- Provide independent corporate governance support, presiding over complex internal labor and disciplinary hearings for corporate clients.
- Deliver expert fiscal advice to certified financial planners regarding legal structuring, estate preservation, and complex tax compliance strategies.

Historical Legal & Financial Services Leadership
1985 — 2009

Various Institutions

- **Old Mutual Life Assurance (2005–2009):** Senior Legal Advisor Manager, Broker Distribution. Supervised distribution-wide regulatory tax and legal advisory services.
- **Standard Executors and Trustees (2000–2005):** Wills Manager / Trust & Estate Planning Manager. Managed dedicated estate architecture teams and high-net-worth tax planners.
- **Standard Bank (1999–2000):** Financial Planner. Structured wealth blueprints for high-net-worth portfolios.
- **Cape Bar (1997–1999):** Advocate of the High Court. Specialized in insolvency, commercial, and labor court matters.
- **SA National Defence Force (1985–1997):** Senior Military Law Officer / Review Counsel. Presided over and reviewed courts-martial proceedings.

EDUCATION & CERTIFICATIONS

Certifications: **CAMS** – Certified Anti-Money Laundering Specialist (ACAMS, USA, 2021) | **Certificate: Risk in Financial Services** (CISI, UK, 2024) | **Commercial Mediator** (Conflict Dynamics, ZA & CEDR, UK, 2012) | **QLTT** – Qualified Lawyers Transfer Test (SRA, UK, 2008) | **National Bar Examination** (Cape Town, ZA, 1998)

Education:
Adv. Postgrad Diploma in Financial Planning (University of the Free State, 2007)
Postgrad Diploma in Financial Planning (University of the Free State, 2001)
Advanced Diploma in Labour Law (RAU / University of Johannesburg, 1997)
LL.M. (Master of Laws) in Fundamental Rights & Constitutional Practice (University of Pretoria, 1995)
LL.B. (Bachelor of Laws) (University of Pretoria, 1993) | **B.Proc** (University of Pretoria, 1986)