



<https://www.fdcapital.co.uk/job/anti-money-laundering-reporting-officer-amlro-part-time/>

Anti-Money Laundering Reporting Officer (AMLRO) – Part-Time

Description

Location

Fully remote (UK-based)

Commitment

1 day per week (approx. 7–8 hours)

Flexible scheduling by agreement

Contract Type

Part-time / Contract (with potential to scale as the business grows)

About the Company

We are an early-stage startup operating in the **community loans / inclusive finance** space, with a mission to provide fair, transparent, and responsible lending solutions. As we prepare for regulatory authorisation and scale our operations, we are building a strong compliance and governance framework from the ground up.

Responsibilities

Role Overview

We are seeking an experienced **AMLRO** to take ownership of our anti-money laundering and financial crime framework. This role will be critical in supporting our application for authorisation with the **Financial Conduct Authority** and ensuring ongoing compliance as the business grows.

The AMLRO will act as the firm's subject matter expert on AML/CTF, sanctions, and financial crime prevention, working closely with the founders, legal advisors, and external consultants.

Key Responsibilities

Regulatory & Authorisation Support

- Lead AML/CTF inputs into the FCA authorisation application
- Advise on regulatory expectations for a community lending model
- Act as the named AMLRO (and potentially MLRO, subject to structure and

Hiring organization

FD Capital

Employment Type

Part-time

Beginning of employment

1st February

Duration of employment

Perm

Industry

Financial Services

Job Location

Remote work from: United Kingdom

Working Hours

9-5

Base Salary

£ 600 - £ 600

Date posted

December 23, 2025

Valid through

31.01.2026

approval)

- Liaise with the FCA as required on AML-related matters

AML & Financial Crime Framework

- Design, implement, and maintain proportionate AML/CTF policies and procedures
- Establish customer due diligence (CDD), enhanced due diligence (EDD), and ongoing monitoring frameworks
- Define risk-based approaches aligned to the firm's products, customers, and delivery channels
- Oversee sanctions screening and PEP processes

Governance & Oversight

- Prepare and maintain AML risk assessments (business-wide and product-level)
- Support the establishment of governance structures, reporting, and MI
- Provide regular AML updates to senior management / Board
- Advise on suspicious activity reporting (SARs) and escalation processes

Ongoing Compliance Support

- Support day-to-day AML queries from the business
- Review and approve higher-risk customers or exceptions
- Keep the firm up to date with regulatory changes and best practice
- Assist with audits, regulatory reviews, and ongoing supervisory engagement

Qualifications

Skills & Experience

Essential

- Proven experience as an AMLRO and/or MLRO within UK financial services
- Strong working knowledge of FCA AML/CTF requirements
- Experience supporting FCA authorisation or variation of permission applications
- Deep understanding of risk-based AML frameworks for lending or fintech

businesses

- Ability to work pragmatically in an early-stage startup environment

Desirable

- Experience in community finance, consumer credit, fintech, or alternative lending
- Previous work with early-stage or pre-authorisation firms
- Familiarity with outsourced or part-time compliance models

Personal Attributes

- Commercially minded with a practical, solutions-focused approach
- Comfortable working independently with limited structure
- Strong communicator able to engage founders and non-compliance stakeholders
- High integrity with sound regulatory judgement

What We Offer

- Flexible, fully remote working
- Opportunity to shape compliance from day one
- Direct influence on regulatory strategy and business design
- Potential to expand the role as the company grows

Job Benefits

£600 per day rate

Contacts

FD Capital are a leader in AMLRO roles