https://www.fdcapital.co.uk/job/fractional-chief-compliance-officer-smf16-fca-regulated-ifa-wealth-management-firm/

Fractional Chief Compliance Officer (SMF16) — FCA-Regulated IFA / Wealth Management Firm

Description

London | Fractional (1 day per week, scaling to 2) | £600–£650 per day | Start: July 2026

FD Capital is partnering with a growing FCA-authorised financial advisory firm to appoint an experienced Compliance Officer (SMF16) on a fractional basis. This is a hands-on role for a compliance leader who has lived and breathed the IFA and wealth management world — someone who can walk in and run an advice firm's compliance function from day one.

This is not a role for adjacent-sector compliance experience. Our client specifically needs deep, demonstrable experience inside an FCA-regulated IFA, wealth management or financial planning firm — from the detail of suitability and advice file checking through to T&C schemes, Consumer Duty and board-level governance.

Responsibilities

The role

• Act as SMF16 (Compliance Oversight), owning the firm's regulatory relationship with the FCA
• Carry out and oversee advice suitability file reviews across the advice process
• Lead Consumer Duty governance and evidence good client outcomes for retail clients
• Run the T&C scheme, financial promotions sign-off and conduct risk frameworks
• Build a scalable compliance monitoring programme that supports the firm's growth
• Report to the Board, providing clear, practical, proportionate regulatory guidance

What our client needs (essential)

• Demonstrable, recent compliance experience WITHIN an FCA-regulated IFA, wealth management or financial advisory firm — restricted or independent advice
• Hands-on experience reviewing advice suitability files and evidencing good client outcomes
• Strong working knowledge of COBS, SM&CR, Consumer Duty and the T&C regime as they apply to retail advice
• Experience holding or readiness to hold SMF16 (SMF17 / MLRO familiarity an advantage)
• Able to work fractionally and make an immediate impact in a focused day — a true 'hit the ground running' operator
• Relevant qualifications welcomed (e.g. CISI, CII, Diploma in Regulated Financial Planning / Level 4+)

Qualifications

What's on offer

• Competitive day rate (£600–£650), scaling days as the business grows
• Genuine portfolio-style fractional work with a growing, ambitious advice firm

Hiring organization
FD Capital

Employment Type
Part-time

Beginning of employment
1st July 2026

Duration of employment
Perm

Industry
Financial Services

Job Location
London, South East, United Kingdom

Base Salary
£ 600 - £ 650

Date posted
June 15, 2026

Valid through
31.07.2026

Job Benefits
Day rate of £600-£650