



<https://www.fdcapital.co.uk/job/fractional-head-of-compliance-mlro-smf16-smf17/>

Fractional Head of Compliance and MLRO (SMF16 / SMF17)

Description

Location Home Counties

Fractional – initially 3 days per week, reducing to approximately 2 days per week following completion of framework enhancement and embedding phase.

Salary / Day Rate

Competitive fractional day rate depending on experience and FCA permissions background.

The Opportunity

An FCA-regulated financial services business is seeking an experienced fractional Head of Compliance & MLRO to lead and strengthen its compliance and financial crime framework during an important phase of growth and regulatory development.

This is a senior SMF16 / SMF17 appointment suited to an experienced compliance professional who enjoys operating in entrepreneurial and scaling environments. The successful candidate will initially work on a hands-on basis to review, enhance and embed the firm's compliance and AML framework before transitioning into an ongoing strategic oversight and advisory role on a reduced time commitment.

The role reports directly to senior leadership and provides regular interaction with the Board and key stakeholders across the business.

This appointment would particularly suit a portfolio compliance professional, consultant, or experienced Head of Compliance seeking a flexible fractional engagement.

Responsibilities

Key Responsibilities

Compliance Oversight (SMF16)

- Maintain and enhance the firm's compliance framework, policies and procedures
- Design and execute the compliance monitoring programme
- Provide practical regulatory guidance to senior management and operational teams
- Advise the business on FCA Handbook requirements including Consumer Duty, SYSC and SM&CR obligations
- Support the embedding and ongoing monitoring of Consumer Duty outcomes
- Horizon scan for regulatory developments and assess impact on the business
- Prepare Board and management compliance reporting
- Manage FCA communications, regulatory queries and supervisory interactions
- Support product governance, customer outcomes and conduct risk oversight
- Oversee complaints handling processes and regulatory reporting obligations
- Maintain compliance registers, attestations and governance documentation
- Support SMCR responsibilities including Statements of Responsibilities and

Hiring organization

FD Capital Recruitment

Employment Type

Part-time

Beginning of employment

1s June 2026

Duration of employment

Perm

Industry

Financial Services

Job Location

Home Counties, United Kingdom

Working Hours

9-5

Base Salary

£ 400 - £ 600

Date posted

May 16, 2026

Valid through

31.05.2026

Certification Regime processes

MLRO Responsibilities (SMF17)

Act as the firm's nominated MLRO with responsibility for AML/CTF oversight
Maintain and enhance AML policies, controls and financial crime procedures
Review and assess internal suspicious activity reports
Submit SARs to the National Crime Agency where required
Oversee customer due diligence (CDD), enhanced due diligence (EDD) and ongoing monitoring controls
Maintain the firm-wide AML risk assessment
Ensure sanctions, PEP and transaction monitoring controls remain proportionate and effective
Deliver AML and financial crime training to staff
Produce regular MLRO reporting for senior management and the Board
Act as primary liaison with regulators and relevant authorities on AML matters
Governance & Strategic Support
Attend Board and Risk Committee meetings as required
Provide commercially pragmatic regulatory advice to leadership teams
Assist the business in balancing regulatory compliance with operational growth objectives
Help foster a strong compliance culture across the organisation
Support external audits, compliance reviews and regulatory projects where required

Qualifications

Candidate Profile

The successful candidate is likely to have:

Previous experience holding SMF16 and/or SMF17 responsibilities
Strong knowledge of FCA regulatory requirements and AML regulations
Experience working within FCA-regulated firms, fintechs, lenders, payments businesses or investment firms
Practical experience implementing compliance frameworks within growing businesses
Excellent stakeholder management and Board-level communication skills
A pragmatic and commercially aware approach to compliance
ICA Diploma, ACAMS, legal qualification or similar professional credentials preferred

Contacts

FD Capital specialises in senior finance, compliance and regulatory recruitment across FCA-regulated firms, fintech, financial services and growth businesses throughout the UK. The firm works extensively with businesses requiring SMF16, SMF17, MLRO, CFO and compliance leadership appointments.