



<https://www.fdcapital.co.uk/job/chief-compliance-officer-mlro-designate-smf16-smf17-fca-authorisation-mandate-digital-asset-backed-lending/>

Chief Compliance Officer & MLRO Designate (SMF16 & SMF17) — FCA Authorisation Mandate | Digital Asset-Backed Lending

Description

Location: London (hybrid — mix of office and home working)

Structure: Full-time initial engagement, reducing to a fractional ongoing arrangement

Start: Immediate

FD Capital is working with an ambitious lending firm operating in the digital asset space — providing lending secured against cryptoassets — as it pursues FCA authorisation. The firm is seeking an experienced compliance professional to lead the authorisation project and stand as its named SMF16 (Compliance Oversight) and SMF17 (MLRO).

This is a genuinely hands-on mandate with a strong head start: the policy suite is already drafted. Your job is to bring a critical, regulator's eye to it — reviewing and strengthening the policies, procedures, and financial crime framework, and shaping the systems and controls narrative that carries the application. And you will be the individual the FCA assesses — so you must be ready for, and confident in, the Senior Manager fit and proper interview.

The engagement

The structure is deliberately front-loaded. An initial block of full-time work covers the authorisation application, a rigorous review and uplift of the existing policies and procedures, and preparation for FCA engagement. Once the firm is authorised and the framework is embedded, the role reduces to an agreed number of days per week as the ongoing outsourced SMF16/17 — giving you a long-term fractional appointment on the other side of an intensive, well-defined project.

Responsibilities

What you'll do

- Lead the FCA authorisation application end to end: permissions scoping, regulatory business plan input, systems and controls documentation, and Connect submission.
- Review, critique, and strengthen the firm's existing compliance policies and procedures — AML/CTF, financial crime, conduct, cryptoasset financial promotions, governance, and the compliance monitoring plan — bringing them to the standard the FCA expects at the gateway.
- Stand as the named SMF16 and SMF17 on the application and represent the firm through FCA assessment, including your own fit and proper interview.
- Post-authorisation, hold both functions on a fractional basis: SAR reporting, regulatory returns, Board MI, training, and day-to-day FCA liaison.

Hiring organization

FD Capital

Employment Type

Part-time

Beginning of employment

10th July 2026

Duration of employment

Perm

Industry

Financial Services

Job Location

London, South East, United Kingdom

Working Hours

9-5

Base Salary

£ 800 - £ 1,000

Date posted

July 3, 2026

Valid through

31.07.2026

Who this suits

- A current or former FCA-approved SMF16 and/or SMF17 holder with a clean, demonstrable approval history and the credibility to perform strongly in an SM&CR interview.
- Hands-on experience of FCA authorisations — Part 4A applications, VoPs, or cryptoasset/EMI/VASP licensing. If you have taken a firm through the gateway before, this is your mandate.
- Deep knowledge of the UK AML regime (MLRs 2017, JMLSG, POCA), SM&CR, and the FCA's expectations of cryptoasset businesses.
- A sharp critical reviewer: you can take an existing policy suite, find its weaknesses before the regulator does, and defend the finished framework at the gateway.
- Available to commit meaningful full-time capacity immediately, with interest in a lighter-touch ongoing appointment thereafter.
- London-based or within easy reach — the role is hybrid, with regular time in the firm's London office alongside home working.

Why now

The UK cryptoasset regime is being written as we speak, and firms crossing the perimeter now will define the sector's first generation of authorised businesses. Getting a crypto-collateralised lender through the FCA gateway is exactly the kind of mandate that headlines a senior compliance CV.