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Senior Compliance Manager (SMF16/17) – Consumer Credit / Point-of-Sale Finance

Hiring organization
FD Capital Recruitment

Employment Type
Full-time

Beginning of employment
1st October 2026

Duration of employment
Perm

Industry
Financial Services

Job Location
Leicestershire, United Kingdom

Working Hours
9-5

Base Salary
£ 70,000 - £ 90,000

Date posted
August 26, 2026

Valid through
30.09.2026

Description

Location: Leicestershire (hybrid – on-site/remote) | Salary: £70,000–£90,000 (depending on experience) + benefits | Type: Permanent (interim/fractional also considered)

The Company

Our client is an established UK point-of-sale consumer finance provider, part of a wider financial services group, offering interest-free and low-cost credit solutions to consumers via a nationwide network of retail and trade partners. Having recently expanded its regulatory permissions from direct lending into credit broking, the business is investing significantly in strengthening its compliance and governance framework to support the next phase of growth, including preparing for external lending partnerships.

The Role

This is a newly created senior compliance appointment, central to the business's regulatory maturity. You will take ownership of the SMF16 (Compliance Oversight) and SMF17 (Money Laundering Reporting) functions, working closely with the board and an external compliance review partner to close identified gaps and build a robust, scalable compliance infrastructure.

Responsibilities

Key responsibilities:

Hold SMF16/17 responsibilities, acting as the senior regulatory contact with the FCA
Lead and uplift the compliance function, currently under-resourced in regulatory expertise
Oversee implementation of findings from an external compliance review, translating recommendations into practical policy and process change
Manage the transition of regulatory permissions and controls as the business moves from lender to lender-plus-broker

Own AML, financial crime, and consumer duty frameworks
Provide compliance input into new lending partnership arrangements
Report directly to the board on regulatory risk and compliance progress

Qualifications

About You

Proven track record holding SMF16 and/or SMF17 within a consumer credit, lending, or credit broking environment

Strong working knowledge of FCA consumer credit regulation, Consumer Duty, and AML/financial crime frameworks

Experience leading compliance uplift or remediation programmes, ideally following an external review or regulatory scrutiny

Comfortable operating at board level and building compliance capability from a limited base
Available for a hybrid working pattern with regular on-site presence in Leicestershire

Job Benefits
Why Apply

A genuine opportunity to shape the compliance function of a growing, well-backed consumer finance business at a pivotal stage of its regulatory journey — with real influence over strategy, not just oversight.