

Anti Money - Laundering *workshop*

- 🕒 **Time:** 8:00 - 12:45
- 📅 **Date:** 1st June, 2023
- 📍 **Venue:** Xara Lodge, Rabat



Guest Speakers And Moderators



Mario Zerafa

Senior Associate, Ganado Advocates

Mario Zerafa is a Senior Associate within Ganado Advocates' investment services and funds team. Mario specialises in anti-financial crime-related matters within the financial services sector, concentrating particularly on anti-money laundering and counter-terrorist financing, anti-bribery and corruption, sanctions and whistleblowing laws. On an ongoing basis, he advises clients on governance issues as well as on the establishment of an anti-financial crime framework in line with Maltese laws and regulations. Mario regularly represents clients before the Malta Financial Services Authority, the Financial Intelligence Analysis Unit and the Sanctions Monitoring Board in Malta.

Mario also has a wide range of experience in setting up, structuring and licensing of PIFs, UCITS, AIFs and NAIFs as well as investment services licence holders such as AIFMs, UCITS management companies, and MIFID firms. Mario has also advised clients on their ongoing obligations in terms of the applicable legal and regulatory framework. As part of the ongoing support to clients, Mario also assisted numerous clients on various corporate matters including the re-domiciliation of companies into or out of Malta, drafting of shareholders agreements and corporate governance matters.

Mario acts as examiner and lecturer at the University of Malta. He also lectures at a number of academic institutions on investment services and anti-financial crime related subjects.



Mariella Grech

Head of Sanctions Unit, SMB

Dr Mariella Grech is currently Head of the Sanctions Unit and Secretary of the Sanctions Monitoring Board (SMB). She has participated in various outreach events organised by the SMB and has assisted the setting up of the Join Economic Financial Sanctions Implementation Task Force (JEFSI) as well as the setting up of the SMB's subscribers list. Dr Grech is a graduate in law.



Ryan Caruana

MLRO & Head AFC Department, BOV

After several years working in the public sector, Mr. Ryan Caruana joined Bank of Valletta p.l.c. in the role of Deputy MLRO & designated officer in March 2021 and subsequently appointed as MLRO and Head of Investigations in December 2021 after being approved by the Malta Financial Services Authority. Ryan has several years' of experience in forensics and complex financial crime investigative work both in Malta and internationally. He also formed part of Malta's team to Moneyval and FATF evaluations. He was also a contributor to Malta national risk assessment and worked closely with a number of credit institutions. For the past years Ryan had been lecturing in local and foreign universities and colleges in several subjects including leadership, human resources, strategic management and corporate strategy. Ryan holds an MSc in Forensic Accounting (MSc FA) from University of Portsmouth, United Kingdom and an MBA from University of Chester, United Kingdom, together with several certifications pertinent to AML/CFT topics.



Dorothy Kim Vella

INED and Chair of Audit and Risk Committees

Dorothy specialises in governance, risk management and regulatory compliance. Throughout her career, Dorothy occupied various regulated positions of trust within the banking and insurance subsidiaries of international groups (notably Raiffeisen Bank International, Renault, Auchan). Among her appointments, she has been approved in the roles of Chief Risk Officer, Compliance Officer, Internal Control Officer and responsible for oversight of the Actuarial Function. Prior to joining the financial services sector, Ms. Vella managed a team of systems and process assurance specialists at PwC, executing information systems and financial audits, internal control reviews, core business analyses and performance improvement engagements. Today Dorothy serves on the boards of regulated entities where she chairs Audit and Risk Committees whilst providing steering on regulatory affairs, risk, audit, and compliance matters.



Jonathan Phyll

Head of Legal Affairs, FIAU

A lawyer by profession, Jonathan is the current head of the FIAU's Legal Affairs Section. Since joining the FIAU, he has been involved in the drafting of AML/CFT laws, regulations and guidance documents. In addition, he regularly represents Malta and the FIAU at several international and supranational fora. Prior to joining the FIAU, Jonathan held a number of positions with local financial institutions.



Daniel Abela

Deputy Head of Financial Crime, MFSA

Daniel Abela joined the Malta Financial Services Authority in 2022 as the Deputy Head of the Financial Crime Compliance Function. He is responsible for the Onsite Inspections Team and leads his team for numerous interactions with the subject persons. Prior to joining the Authority, Daniel worked for some years in the Consultancy business related to Financial Crime. He also has over 15 years of experience in Banking where he worked in various areas such as Retail Banking, Wealth Management and Financial Advisory. He was also employed in the Financial Crime Compliance department of an International Bank, where he was responsible for the areas of Commercial & Corporate Banking, Global Trade & Receivable Finance, Global Banking & Markets, Wholesale Credit Risk and Global Asset Management. He holds qualifications from both the ICA and ACAMS in relation to AML, Sanctions, Anti-Bribery & Corruption, Human Trafficking & Modern Slavery, and is also a Certified Crypto Currency Investigator from the Blockchain Intelligence Group.



Matthew Brincat

Partner, Employment and Pensions, Ganado Advocates

Matthew Brincat is a Partner at Ganado Advocates, whose practice mainly revolves around employment and pensions, areas of law he believes connect both the human and the corporate aspects of legislation. Matthew is a co-founder and the General Secretary of the Malta Association of Retirement Scheme Practitioners (MARSP), which brings together all the licensed pension administrators in Malta. He has also been heavily involved in the formation of Ganado Advocates' employment and pensions law department and has gained valuable experience of Industrial Tribunal and OAFS proceedings.

Matthew is a member of the Lex Mundi European employment practices group and delivers lectures at the Malta Employers Association on employment legislation. Matthew is also the co-author of the Malta volume of the Kluwer Encyclopaedia on labour law and the author of a number of articles in local and foreign magazines and journals in relation to both employment and pensions legislation.



Sarah Formosa

Money Laundering Reporting Officer, Apex Group Ltd.

Sarah Farrugia (nee Formosa) has been working in the financial services industry for over 13 years and has had significant involvement in the anti-money laundering function, focusing on both Maltese AML Requirements and the Cayman Islands AML Requirements. She was initially employed in 2009 by Custom House Global Fund Services Limited and was subsequently employed by Apex Fund Services (Malta) Limited, following the acquisition of Custom House Group in 2019. Sarah is currently approved by the MFSA to act as a Money Laundering Reporting Officer (MLRO) for the Apex Malta Entities, as well as for a number of Collective Investment Schemes which have appointed the MLRO of the Fund Administrator.



Andrea Vrazhalska

*Head of AML, Calamatta Cuschieri Investment Services
Limited*

Currently holding the position of MLRO for a number of CC Group Companies including Calamatta Cuschieri Investment Services Limited and Moneybase. Previous work experience includes positions in the UK, France and Malta having worked for Commerzbank handling the European branch network and working in the areas of AML & regulatory remediations and Compliance Governance Framework; My previous experience also includes consulting work carried out for a number of Tier 1 financial institutions (UK, France) in the area of AML Compliance as well as the FIAU in Malta.
