

María FERRERO VALDERREY

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PROFILE

- ❖ Highly accomplished professional with more than 15Y experience in worldwide leadership companies.
- ❖ Successful track record of developing and administering effective organizational policies and procedures in diverse environments: good knowledge of Insurance markets in Europe and Latin America.
- ❖ Results-driven, decisive collaborator with proven success in building strong, lasting relationships. Effective communicator who seeks positive resolution to problems through active listening and commitment to integrity and independent advice.
- ❖ Broad experience in international environments and managing multicultural teams. Trilingual – English, Spanish and French.
- ❖ International mobility.

CORE COMPETENCES

- ❖ Compliance, Financial Security, Professional Ethics, Protection of the Interest of the Client.
- ❖ Risk Management, Audit, Internal Control, Operational Risk, Outsourcing, Fraud, Process Analysis.
- ❖ Senior Level Adaptability, Performance Management.

PROFESSIONAL EXPERIENCE

BNP PARIBAS CARDIF

Insurance

BNP Paribas Cardif – Head of Compliance Latam

Santiago, July 2016 – Actual

- ❖ Scope: Argentina, Brazil, Chile, Colombia, Mexico and Peru.
- ❖ Guarantor of the implementation of the Compliance policies within the Region.
- ❖ Hierarchical responsible of the Compliance staff at Country level and at Regional level.
- ❖ Compliance Delegation Holder for LATAM.
- ❖ Member of the Regional Latam Comex and of the Management Committees of the countries.
- ❖ Member of the Board of Directors at BNPP Cardif Chile, BNPP Cardif Colombia and BNPP Cardif Peru.
- ❖ Expertise on the Compliance analysis for business development activities in Central America.

BNP Paribas Cardif – Regional Compliance Officer of Central & North Europe Luxembourg & Germany

Paris, May 2015 – June 2016

- ❖ Evolution of the former position “*Regional Compliance & Control Relationship Manager of Central Europe & Germany*” within the same area Compliance and Control. Responsibilities on Compliance but with a larger scope of countries.
- ❖ Scope: Austria, Belgium, Bulgaria, Croatia, Czech Republic, Germany, Hungary, Luxembourg, Netherlands, Romania, Slovakia, Switzerland & United Kingdom.
- ❖ Responsible of the Compliance teams of the 13 countries (33 people).
- ❖ Member of the Compliance Management Committee at BNPP Cardif.
- ❖ Compliance Delegation Holder for EMEA when at country level delegated powers are insufficient.

BNP Paribas Cardif – Regional Compliance & Control Relationship Manager of Central Europe & Germany

Paris, December 2010 – May 2015

- ❖ Scope: Austria, Bulgaria, Croatia, Czech Republic, Germany, Hungary, Romania and Slovakia.
- ❖ Guarantor of the implementation of the Control, Compliance, Operational risk and Fraud guidelines.
- ❖ Functional responsible of the Control and Compliance teams of the 8 countries (16 people).
- ❖ Regular reporting to the Regional Management and periodically to the COMEX about the countries risks.
- ❖ Validation of New Activities / Products.
- ❖ Overall assessment and rating of the countries on Compliance and Control framework.
- ❖ Member of the following committees at country level: Internal Audit, Internal Control & Compliance.
- ❖ Attendant to the Supervisory Board Committees.
- ❖ Coordinator of the Worldwide Compliance and Control New Comers Trainings.
- ❖ Strong expertise on managing sensitive Fraud and Professional Ethics topics.

Internal Control:

- ❖ Execution of Oversight and Special Assignment Missions at country level.
- ❖ Creation of the Internal Control Plan corporate methodology (OPC Plan) implemented worldwide.
- ❖ Validation of the yearly Internal Control Plan (planning and controls) of every country of my perimeter.
- ❖ Validation of high-impact Operational Risk Incidents and analysis of the frequent events at the region.

Compliance:

- ❖ Analysis of the regulatory trends for the insurance / finance market regarding customer protection.
- ❖ Solid experience in Financial Security and authorization of Sensitive Intermediaries.
- ❖ Advice and approval when organizing partners’ events and offering or receiving gifts at country level.

Cardif Iberia – Compliance and Control Manager of Spain & Portugal

Madrid, March 2007 – December 2010

- ❖ Creation of the Compliance and Control department in both countries.
- ❖ Guarantor of the implementation of the Control, Compliance, Operational risk and Fraud guidelines.
- ❖ Company representative in internal and external events of Compliance, Internal Control and Risks.
- ❖ Reported directly to the local Management and functionally to Head Office Compliance and Control.

Internal Control:

- ❖ Design and ensure achievement of the Annual Internal Control Plan of the company.
- ❖ Coordination of the Risk Register Mapping and follow-up of the action plans.
- ❖ Supervision of the controls, operational risk incidents and risks reported to Head Office.
- ❖ Creation of a local control system on Outsourcing and design of an audit methodology on Third Party Agreement (TPA). Leadership in the audit missions on TPA.
- ❖ Modeling of Operational Potential Incidents (Solvency II and Basel II).
- ❖ Coordinator of local Internal Control and Risk committees.

Compliance:

- ❖ Implementation of the Anti Money Laundering (AML) 3rd Directive.
- ❖ Coordination of the implementation of the “Treat Your Customer Fairly” policies.
- ❖ Regulatory monitoring on Financial Security, (AML) and Professional Ethics.
- ❖ Supervision of the Financial Security Framework (Fight Against Terrorism, Embargoes).
- ❖ Analysis and authorization of intermediaries.

SANTANDER

Banking

Group Internal Audit – Internal Auditor

Madrid, October 2003 – March 2007

- ❖ Scope: entire Santander Group. The Santander Group Internal Audit Division reported directly to the Group Presidency and comprised a workforce of 450 auditors at Madrid.

Operational Risk Auditor (Sep 05-Mar 07)

- ❖ Process and controls analysis of several Group banks, mainly in the UK and Spain.
- ❖ Review of global outsourcing processes carried out by the Group, and validation of the models created for its operational and financial monitoring. Most relevant processes analyzed: Financial and Operational back offices, Management of IT budget, Development of IT projects, Insurance back office.
- ❖ Verification of internal models created to comply with Basel II (Pillar I) at Consumer Financing entities.
- ❖ Processes audit of online banks.

Credit risk and retail business Auditor (Oct 03-Sep 05)

- ❖ Due diligence missions on the entities acquired by the Group Santander.
- ❖ Verify compliance with the credit risk rules on the lines granted to corporations & financial institutions.
- ❖ Retail business and Private Banking audits: accounting and operational risk in the UK and Spain.

PRICEWATERHOUSECOOPERS

Telecommunication & Information Technology

Audit Department - Auditor

Madrid, January-October 2003

- ❖ Audit of Telecommunication & Information Technology companies.
- ❖ Performed financial-statement audits.
- ❖ Analysis of processes & controls and recommendation of improvements

EDUCATION & SKILLS

Sep 2018 **International Financial Sanctions Compliance Officer; recertified in 2019**
BNPP Group

Oct 02 – Jun 03 **Specialized Master in Audit**
San Pablo CEU University & PriceWaterhouseCoopers, Madrid

1998 – 2002 **Master Degree - Business School Administration; speciality Audit**
San Pablo CEU University, Madrid

LANGUAGES: English Bilingual
 French Fluent
 Spanish Mother tongue

COMPUTER SKILLS: Advanced user in Windows environment.