

Financial Crime Compliance | AML/CFT

Deloitte British Virgin Islands — helping clients implement anti-money laundering detection and compliance around the globe.

Deloitte's Financial Crime Compliance practice takes a focused approach that can save considerable time, effort and cost, and may increase return on investment. This approach can also increase the likelihood of detection, promote stronger compliance, and reduce the risk of loss and damage to a company's reputation and people.

At Deloitte, we follow an enterprise wide approach to managing money laundering risk. This approach enables clients to manage their risk across lines of business and in multiple jurisdictions, while helping meet the expectations of local regulators, shareholders, employees and other stakeholders.

With in-depth experience and a global network composed of industry specialists, we understand the Anti-Money Laundering ("AML"), Anti-Terrorist Financing ("ATF") and sanction risks and complexities our clients face. We offer advisory services across the entire lifecycle of AML/ CFT sanctions compliance, drawing on the breadth and depth of our AML capability to provide comprehensive, tailored solutions to many leading financial services providers, as well as smaller organizations. We can help your organization mitigate its risks related to money laundering, terrorist financing, and sanctions and improve its ability to meet regulatory expectations for a sound AML/ CFT sanctions program.

Our practitioners have diverse backgrounds and extensive experience in reviewing AML/ CFT sanction programs for small, mid-size and global institutions as well as providing training, addressing enforcement actions, and presenting at global compliance conferences.

Our Approach

Whether your AML/CFT sanctions needs are self identified, driven by changing standards, or the result of regulatory inquiry or investigation, Deloitte has the tools and resources to address them in a timely, efficient and high quality manner.



Our Services

- Program assessments
- Independent testing and gap assessments
- Enterprise risk assessment consulting
- Know Your Customer consulting
- Training for all levels of employees management and Board of Directors
- Transaction reviews / lookback investigations
- Technology consulting
- Sanctions governance consulting

Our Clients

Our clients include:

- Banks
- Hedge funds
- Captives
- Insurance companies
- Corporate service providers and registered agents
- Special purpose vehicle companies
- Public sector entities which include law enforcement and regulatory authorities

Global Strength. Local Delivery.

Our global presence allows us to complement our local team with the skills and relevant industry expertise of highly qualified professionals across the globe. This enables us to seamlessly perform large and complex cross-border business and transaction issues.

Deloitte's Financial Crime Compliance Team



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Rachelle leads the Financial Advisory group in Deloitte's Bermuda and British Virgin Islands ("BVI") offices, with over 20 years of experience. Rachelle provides advice internally within Deloitte Bermuda and BVI, and externally to clients, to ensure that policies and procedures comply with AML/ATF/sanctions legislation. She also assists boards of directors as to the reasonableness of regulatory inspection findings and recommends solutions. Clients include financial institutions, insurance companies and managers, investment managers, trust companies, corporate service providers/registered agents, and real estate agents. Rachelle was part of a Working Group of Professional Chartered Accountants of Bermuda, updating Bermuda's National Risk Assessment on Money Laundering for the National Anti-Money Laundering Committee for the Caribbean Financial Action Task Force onsite inspections.



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Brett Henshilwood has over 20 years of risk management and internal controls audit experience within the financial services industry, gained in New Zealand, UK, and Bermuda. Brett leads the operational risk services across the Caribbean and Bermuda countries. He has extensive experience in leading co-sourced internal audit engagements, technology assurance, cyber risk and risk management projects. He has extensive experience in performing controls work on information systems, including performing application implementation reviews and risk assessments. Brett has been the project manager in the completion of due diligence procedures in the review and understanding of internal controls and has performed gap analyses in alignment with global frameworks including Bermuda's insurance code of conduct.



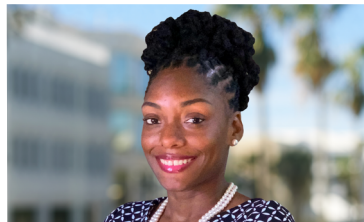
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Carlene Romney leads the Deloitte audit practice in the British Virgin Islands and has over 15 years' experience serving numerous financial services clients (specifically hedge funds and advisors, private equity and other financial institutions) both in the British Virgin Islands and the United States where she worked for 3 years in Deloitte's Alternative Investment Practice. Carlene also provides Audit and Advisory services to local and international clients, including assistance with accounting and regulatory issues. Carlene is a Fellow with the Association of Chartered Certified Accounts.



Lizmarie Klindt
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Lizmarie is a forensic accountant with over 10 years of experience in accounting and forensic investigations. Lizmarie has been part of a wide range of investigations in Africa in the public, private, financial, and mining sectors. She has completed numerous fraud reviews after which she assists client with implementing fraud prevention action plans. She has knowledge of the South African and global regulatory requirements with regards to AML, CFT, and sanctions, and has assisted with reviews and remediations of financial institutions in South Africa and Ethiopia. Lizmarie is a Chartered Accountant as well as a Certified Fraud Examiner.



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Zahra is an Associate whose experience ranges from AML compliance audits to forensic accounting reviews to insolvency procedures. She has reviewed complex trust and partnership structures to determine whether regulatory requirements on customer due diligence ("CDD") have been met. She is also responsible for ensuring that CDD requirements for Deloitte's own clients are met as part of the onboarding process.

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