

Job description

Department: Operations
Job title: **Onboarding & Compliance Executive**
Reporting to: Operations Compliance Manager
Location: UK
Hours: Full-time

About RAW Capital Partners

RAW Capital Partners is a specialist lender and boutique asset management business based in Guernsey. We currently operate in a specialist segment of the mortgage market where we can source high-quality opportunities that others overlook. We provide secured lending against UK property, primarily to non-UK resident individuals purchasing buy-to-let property.

Meanwhile, we provide our investors with attractive and consistent risk-adjustments returns, a high level of capital security, and fee transparency. It is our aim to grow the fund's assets under management while continuing to provide investments that perform as investors expect.

Purpose of role

The Onboarding & Compliance Executive will undertake the customer onboarding process for new mortgage clients, taking ownership of Client Due Diligence (CDD). You will act as the first line of defence in a customer-facing approach: identifying and evaluating risk, providing practical advice and guidance to colleagues on risk mitigation, and completing Relationship Risk Assessment (RRAs).

Secondary responsibilities include supporting the Risk & Compliance Manager in Guernsey in ensuring the business meets its regulatory and compliance obligations and maintains a strong culture of risk awareness and regulatory discipline. The roleholder will contribute to compliance monitoring, regulatory oversight, and risk management activities while working closely with operational teams to support effective and proportionate controls.

This is a key role requiring high trust, commercial awareness, and strong collaboration across the business. You will ensure a positive customer experience, efficient onboarding of customers, and regulatory compliance.

Key responsibilities

- Manage the end-to-end customer onboarding lifecycle in accordance with regulatory and internal standards.
- Conduct CDD and verify identity, beneficial ownership and other required information for individuals and entities.
- Advise colleagues on risk identification, evaluation and mitigation in the onboarding process.

- Recommend and implement risk mitigations plans and Enhanced Customer Due Diligence in response to high risk factors
- Complete RRAs and maintain accurate onboarding records and audit trails, ensuring clear risk documentation and strong data integrity.

Secondary responsibilities

- Conduct periodic reviews and maintain client due diligence records in line with regulatory requirements.
- Monitor sanctions alerts and other regulatory notifications, escalating potential matches where appropriate.
- Support the delivery and development of the Compliance Monitoring Programme, including testing and reporting.
- Assist with business risk assessments and other risk management activities across the firm.
- Maintain awareness of regulatory developments and support the communication of relevant updates across the business.
- Support the preparation of compliance reporting and documentation for internal governance forums.
- Assist with policy and procedure updates, thematic reviews, and other compliance-related projects as required.

Key skills

We are looking for candidates who are:

- Highly attentive to detail, producing accurate and complete documentation even under time pressure.
- Trustworthy, handling sensitive client information with absolute discretion and integrity.
- Reliable and organised, with a disciplined approach to meeting deadlines and maintaining control of multiple onboarding cases.
- Collaborative, offering professional challenge where appropriate but always in a solution-focused, partnership-driven way.
- Commercially minded, understanding how regulatory requirements fit within the broader client and business context.

In recognition that the value of a person is greater than the roles and responsibilities set out in their job description, we encourage all staff to bring their unique values, characteristics and skills to contribute to the furtherance and fulfilment of the organisation's goals in whatever way they wish.

Experience and qualifications

- A strong academic background in a relevant field, or prior experience in compliance, customer onboarding, or financial services within a regulated environment.
- Strong working knowledge of AML/CFT requirements, CDD processes and risk assessment frameworks.
- Excellent written and verbal communication skills, with the ability to interpret and apply regulatory requirements in a practical, proportionate way.

Key outcomes

In this role, your success will contribute to:

- Accurate and timely completion of customer onboarding due diligence and well-documented RRAs.
- Compliance reviews that meet first- and second-line standards.
- Effective identification, escalation, and management of regulatory risks.
- Strong collaboration across New Business, Mortgage Executions, and Risk & Compliance teams.
- A trusted, efficient, and compliant onboarding process that delivers consistent customer outcomes.

Salary & Benefits

- Competitive salary
- Discretionary bonus
- Contributory pension scheme
- 25 days' annual leave
- Support for professional qualifications
- Staff healthcare