Senior Compliance Manager

August 2026

Charity bank

About Charity Bank

Charity Bank is the loans and savings bank for people who want to make the world a better place.

Our vision is for a society that fosters vibrant communities and a healthy planet, giving every individual the opportunity to thrive. Charity Bank is ‘of the sector and for the sector’, 100% owned by charities and social purpose investors and dedicated to supporting UK charities and social purpose organisations.

We use our savers’ money to make much needed loans to enterprising organisations working to create lasting social change in communities across the UK. Since 2002, we have used the money saved with us to provide over £630 million of loan finance to a wide range of organisations across the arts, community, education, environment, faith, health, housing, regeneration, social care and sports sectors.

Our loans are used for a wide range of purposes, from providing accommodation for vulnerable refugees to action sports centres for young people looking for a safe place to skate to residential and respite care centres for those with profound disabilities.

Our co-workers are inspired by the organisations that we support and highly motivated to better equip these charities and social enterprises to help the disadvantaged, enrich lives and make our communities better places to live.

Charity Bank borrower, Magpas Air Ambulance.

Charity Bank borrower,
Kent Wildlife Trust.

Why work for us?

No matter what your role is at Charity Bank, you will be making an essential contribution to the positive social value creation that is the very reason for Charity Bank's existence.

For every loan that we make and the impact that this has on the organisations we lend to and the people that they serve, we can all say,"Wow, look what we helped to create!"

If your values align with Charity Bank's, the role matches what you are looking for, and our mission and work excites you – we invite you to apply to join us!

Equality, Diversity and Inclusion

At Charity Bank, we want our team to reflect the diverse communities, organisations, and people that we work with. We are committed to being an inclusive employer and great place to work and we strongly encourage applicants from diverse backgrounds to apply.

We have implemented policies to support this aim and are proud to offer flexible working practices and a caring culture. If you need any reasonable adjustments for any part of the recruitment process and/or working environment, please let us know, in confidence, so we can discuss these with you.

Values

Working in harmony

Mutual respect

Being the change

Role Profile

Job Title: **Senior Compliance Manager**

Contract: Permanent (1.0)

Location: Tonbridge

Responsible to: Head of Compliance & MLRO

Date: August 2026

Overall Purpose

To manage the Compliance function and support the Head of Compliance & MLRO in delivering an effective, proportionate and risk-based compliance framework for Charity Bank. The role operates under delegated authority from the Head of Compliance, providing day-to-day management of the Compliance team and oversight of key conduct, financial promotions and operational risk matters, supporting the bank in meeting its regulatory obligations on an ongoing basis.

Provide professional regulatory advice to the business, helping to ensure that regulatory requirements and operational risk controls are monitored effectively.

Dimensions of the role

- 2 x direct reports

Key Contacts

Internal:

- All staff

External:

- PRA; FCA; FSCS; FOS; HMRC;
- Bank of England; Companies House
- UK Finance and other industry bodies
- Auditors and legal advisors
- Law enforcement agencies

Other Requirements

- Occasional extended hours, as required

Key Accountabilities

- **Regulatory relationship:** Act under delegated authority, from the Head of Compliance, as contact point for regulators and law enforcement, coordinating the flow of information and ensuring requests are responded to in a timely and appropriate manner. Support the preparation and submission of regulatory reports, monitoring the delivery and resulting action plans, reporting progress to the Head of Compliance.

- **Regulatory change:** Monitor regulatory change, assess its impact on the bank, and assist in timely implementation of required changes.

- **Business support:** Provide practical compliance advice to business areas on regulatory obligations, policies, procedures and process changes. Support the business in assessing conduct impacts, implementing compliant controls and preparing for regulatory visits or inspections.

- **Compliance Strategy:** Assist in the development, maintenance and enhancement of the bank's compliance strategy, ensuring regulatory change, financial promotions, complaints, product governance, operational risk events and related compliance risks are appropriately identified**.**

- **Monitoring/Conduct**: Assist in delivering a risk-based compliance monitoring programme encompassing key processes, policies and procedures with material conduct, TCF or Consumer Duty risks. Report findings, agree proportionate remedial actions with the business and deliver improvements to support fair customer outcomes.

- **Training:** Ensure appropriate arrangements are in place for all staff training on reviewing and supporting delivery of mandatory regulatory training across the bank.

- **External engagement:** Act under delegated authority, regulatory engagement, specific information requests, regulatory visits and related action tracking.

- **Financial Promotions:** Develop and oversee the Financial Promotions/Communications process with the Head of Communications, including review and sign-off of BCOM financial promotions where delegated. Monitor related processes to ensure they remain compliant and provide recommendations on approvals, changes or withdrawal of promotions where required.

- **Products:** Review the Product Risk Framework and facilitate product risk reviews, including product performance, operational effectiveness, customer outcomes and compliance with regulatory requirements.

- **Policies, Procedures and Records:** Maintain appropriate compliance records and ensure compliance-related policies and procedures are reviewed, updated and aligned to prevailing legal and regulatory standards.

- **Compliance reporting:** Prepare and deliver accurate, timely and proportionate Compliance MI. Report key findings, emerging risks, breaches, control weaknesses and instances of non-compliance with policies, procedures or regulatory requirements to senior management and relevant governance forums, ensuring appropriate actions are tracked to completion.

- **Complaints oversight:** Oversee monitoring of the complaints register and provide advice and guidance to business areas supporting timely, fair and appropriate responses to complainants on behalf of Charity Bank. Monitor complaint themes, root causes and actions, and escalate material issues or conduct risks where appropriate.

- **Senior Managers and Certification Regime and Code of Conduct:** Support the bank's ongoing compliance with the Senior Managers and Certification Regime and Conduct Rules.

Person Specification

Job Title: Senior Compliance Manager

	Essential	Desirable
Experience	• Significant experience in compliance within a retail financial services environment, including managing compliance activities, prioritising workloads, overseeing deliverables and supporting colleagues or direct reports. • Implementation of compliance monitoring programmes. • Excellent knowledge of PRA/FCA rules and guidance, with experience of liaising effectively with regulators or supporting regulatory engagement. • Understanding of the key risks and controls within the principal operational areas of a small bank. • Previous experience reviewing or approving financial promotions within a regulated financial services environment. • Experience of supporting the MLRO or financial crime oversight.	• Legal experience • Understanding of the needs of, and issues facing the third sector • Knowledge of the general tools and techniques of risk management • Financial promotions approval. • Economic Financial crime exposure.
Attainments	• Graduate calibre • Industry qualifications	• Further industry specific qualifications
Special Aptitudes	• Ability to deliver good quality outcomes and supporting the compliance team, setting clear priorities and high professional standards. • Sound judgement and decision-making skills, with the ability to assess regulatory risk, recommend proportionate solutions and work credibly with senior management, committees, regulators and other key stakeholders. • Excellent presentation skills & effective verbal/written communication skills • Good planning and delivery capability, with the ability to manage competing priorities, delegate appropriately and maintain oversight of key compliance deliverables. • Ability to interpret legislation, regulation and regulatory guidance and translate requirements into practical business actions. • Good influencing and challenge skills, with the confidence to provide compliance advice and escalate concerns where appropriate. • High standards of accuracy, organisation and professional integrity. • Persistence, an eye for detail and ability to complete projects and keep to deadlines.	• Good networking skills

Person Specification

	Essential	Desirable
Disposition	• Good interpersonal skills • Trustworthiness and confidentiality • Support the principles of equality of opportunity, showing respect for diversity and difference. • Values-led, with a strong commitment to the mission and values of Charity Bank. • Able to provide constructive challenge to existing practices, where appropriate.	
Thinking Style	• A high degree of personal integrity • Flexible in style and approach, with the ability to adapt to new situations, changing priorities and evolving requirements. • Analytical and proactive in identifying and resolving issues. • Pragmatic and practical • Tenacious and solutions-focused	• Numerically competent • Data analytical

Circumstances

- Able to work occasional extended hours to meet business deadlines.

The Four-Day Week

Redefining Work-Life Balance

At Charity Bank, we prioritise the well-being of our team members alongside the pursuit of our social mission. The Charity Bank four-day week is an innovative initiative that sets us apart in fostering a thriving workplace culture.

Why the Charity Bank Four-Day Week?

Our belief is simple: a supported and motivated team delivers exceptional customer service and propels us toward our social goals. By offering all staff the opportunity to work four days a week with full-time pay, we prioritise a healthy work-life balance, boost morale, and enhance overall job satisfaction.

How it works

Our four-day week consists of 32 hours, typically spread across four eight-hour days, allowing employees the flexibility to choose either a Friday or Monday as their day off.

Days off are protected and treated like weekends, ensuring uninterrupted personal time. The arrangement is flexible, adapting to part-time employees on a pro rata basis.

Commitment to Productivity and Continuous Improvement:

The four-day week is not merely a benefit but a mutual commitment. In exchange for increased productivity, we challenge established ways of working, constantly seeking opportunities to improve processes and enhance efficiency across the team and organisation.

Key Features:

1. **Work-Life Balance:** Our four-day week promotes an improved work-life balance, granting more time for personal pursuits, family, and self-care.
2. **Full Pay:** Despite fewer hours, employees receive equal compensation, recognising and rewarding their commitment.
3. **Productivity Boost:** The strategic four-day week enhances productivity, with studies showing increased focus, creativity, and efficiency.
4. **Equality and Diversity:** Our four-day week and flexible working policy align with our goal of fostering an inclusive and positive employee experience. We actively promote equal opportunity, attract diverse talent, and support personal growth.
5. **Social Mission Support:** Prioritising team well-being empowers contributions to our social mission, creating a positive ripple effect for both employees and the communities we serve.

For more information and FAQs, visit www.charitybank.org. Join us in redefining the workplace and making a lasting impact.

Charity Bank borrower, René House CIC.

The benefits

In addition to salary Charity Bank offers a generous benefits package.

- **Annual Leave** – 160 hours per annum plus bank holidays, pro rata in year of joining (and also for part-time), with the opportunity to increase to a maximum of 192 hours per annum (pro rata)
- **Four Day Week** - supporting work-life balance
- **Free access to online 24/7 GP** and Second Medical Opinion service
- **Employee Assistance Programme** – Health/Work/ Life concerns 24/365
- **Perkbox** – employee discounts and deals to help save money
- **Contributory Pension Scheme** – auto enrolment in place
- **Life Insurance** – 4 x salary paid to beneficiaries if death in service
- **Private Medical Cover**, subject to eligibility criteria
- **Enhanced absence payments -** including maternity, paternity, adoption, shared parental leave, and sickness, subject to eligibility criteria
- **Give as You Earn Scheme** – charity donations of up to £250 per annum are matched by Charity Bank
- **Additional Annual Leave Purchase Scheme** – up to 32 hours per annum (pro rata) to a maximum of 224 hours per annum, (pro rata)
- **Electric Vehicle Lease** (Salary Exchange) - Go green and save on Tax and NI. Subject to eligibility criteria.
- **Group Income Protection**
- **Car or Season Ticket Loan Scheme**
- **Cycle to Work and Cycle Loan Scheme**
- **Computer Loan Scheme**

Charity Bank borrower, Strength and Learning Through Horses.

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Charity Bank borrower, Leigh Miners Rangers.