

Curriculum Vitae

Annette van Driel

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Profile

I am an enthusiastic and motivated professional with over twenty years of experience in the financial and real estate sector. Risk management, compliance, governance and project management are my fields of expertise. As a consultant, I advise clients on a variety of risk management and compliance related issues. Besides advisory roles, I have also gained experience as as Chief Risk Officer at a payment institution and various management positions within the financial sector.

My vast experience and creativity enable me to translate laws and regulations to daily practice in a thorough way. With my pragmatic approach, I create support for the implementation of requirements and translate the results of investigations into concrete points of improvement.

Work experience

- 2019-present **Consultant/interim manager associated with** Charco & Dique
- Approved Chief Risk Officer a.i. payment institution
 - Risk manager a.i. various investment institutions and insurers
 - Performing systematic integrity risk analyses
 - Performing Wwft reviews
 - Drafting and implementing risk appetite
- 2011-2019 **Independent consultant/interim manager**
- Drafting risk appetite statement of the 'Algemeen Burgerlijk Pensioenfonds', Amsterdam

- Risk manager Almere 2.0 program, Municipality of Almere
- Assisting various organizations with the implementation or optimization of risk management
- Risk manager, Rijkswaterstaat (part of the Dutch Ministry of Infrastructure and Water Management)
- Creating a governance model for housing association Aedes
- Providing risk management training for Euroforum, Plateau, Finance Ideas, NARIS Academy
- ORSA implementation, Leidse Verzekeringen (insurer), Barendrecht
- Various operational audits

2009-2011

Senior Advisor Governance, Risk and Compliance, Vannimwegen

- Developing and implementing a supervisory and assessment framework
- Designing and optimizing processes
- Translating laws and regulations into processes
- Complex sales of assets
- Analysis of the property portfolio

2005-2008

Manager department Operational Risk & Compliance, Zwitserleven

- Setting up and organizing the department
- Managing the department
- Designing risk management and compliance policies
- Implementing new supervisory legislation within the processes and products of Zwitserleven
- Compliance awareness program

2002-2005

Integrity supervisor, De Nederlandsche Bank (Dutch Central Bank)

- Setting up integrity supervision of credit card companies and casinos
- Conducting integrity audits at various financial institutions, focusing on the extent to which institutions complied with the Customer Due Diligence requirements, the legislation on reporting unusual transactions, customer identification and the financing of terrorism
- Drafting DNB's policy on the freezing of assets where there was a suspicion of terrorist financing
- Supporting second and third world countries in the development and implementation of integrity supervision by providing training
- Representing DNB at the FATF and FEC

2000-2002

Manager Global Risk Management Solutions, PricewaterhouseCoopers N.V.

- Implementing new laws and regulations within the financial sector
- Designing and implementing Integrated Risk Management Systems
- Performing Risk & Control Scans

- Assisting of Risk & Control Self Assessments
- Facilitating workshops
- Project management

1997-2000 **Risk Consultant Corporate Clients, ING Bank N.V.**

1996 **Assistant Projectleader at IHC Engineering China, IHC Holland**

Expertise

- **Compliance:** supervisory legislation (Wft), Basel, Solvency, Money Laundering and Terrorist Financing (Prevention) Act (Wwft), Sanctions Act, Prudential Rules Decree (Besluit prudentiële regels Wft), Market Conduct Supervision (Besluit gedragtoezicht financiële ondernemingen Wft), PSD II.
 - **Risicomanagement:** risk assessments, risk appetite, strategic risk management, operational risk management, implementation of In Control System, In Control Statement, risk management section in annual report, operational audits, fraud risks, Monte Carlo simulations, risk management training.
 - **Governance:** supervision framework Supervisory Board, Corporate Governance Code.
 - **Process optimization and project management**
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Education

1994-1997 Financial economics, University of Amsterdam

1990-1994 Business economics, Hogeschool voor Economische Studies (HES)

Languages

Dutch	Native
English	C1

Interests

Art, tennis, running, reading.