

## Curriculum Vitae

# Asmara Sibarani

+31 (0)6 15 25 95 20

asmara.sibarani@charcoendique.nl

[View on LinkedIn](#)



## Profile

Throughout my career I have gained a lot of experience in making financial supervision laws transparent and comprehensible. As a consultant, I am capable of implementing financial laws and regulations in a way that is understandable and applicable to all members of an organization. I involve the organization in every action I undertake, so that new policies and procedures are supported and implemented throughout the organization. In this, I function as a sounding board for different levels of the organization. Additionally, I assist clients in solving a variety of legal issues regarding financial law.

## Work experience

2017-present **Regulatory & Compliance Consultant**, Charco & Dique

- Advising on the impact of new legislation and regulations (MiFID II, AML, AIFMD)
- Providing legal support for the implementation of new laws and regulations
- Performing gap and impact analyses and implement them in practice
- Advising on legal issues (such as duty of care issues towards the client)
- Drafting of policies and procedures
- Acting as an external compliance officer
- Reviewing, drafting and amending legal documentation, internal policies, procedures and marketing materials
- Setting up AML risk analysis and risk based policies
- Reviewing CDD files

- 2015-2017 **Team Leader**, The Financial Marketers/The Dutch Proxy Company/Lancyr Insurance Financial Service Provider
- Team leader content and marketing department
  - Producing commercial content for financial service providers throughout the Netherlands regarding their financial products and services
  - Developing distribution channels for financial services and products under power of attorney
  - Providing legal support to new financial services and products
- 2012-2015 **Know How Manager**, Hart attorneys  
*Financial Law*
- Providing insight into new laws and regulations
  - Support presentations/courses F.M.A 't Hart
  - Drafting memos on financial issues
  - Responsible for knowledge transfer within the office
  - Courses Hart Academy
  - Member of sounding board group on financial law
- 2006-2012 **Senior Research Associate**, ERC Regulatory & Compliance  
*European Financial Law*
- Providing insight into new (European) laws and regulations
- 

## Expertise

Duty of care, Wft, Financial service providers.

---

## Achievements & projects

- (Re)writing and implementing policies and procedures
- Reviewing customer files Consumer Credit provider
- Drafting Legal Frameworks
- Performing GAP analyses

## Education & courses

2001-2006	Financial Law, University of Amsterdam, Amsterdam
1996-2000	Management, Economy and Law (Bachelor), HES Amsterdam, Amsterdam

---

## Languages

- Dutch Native
  - English C1
- 

## Interests

Going out with friends and family, discovering new restaurants, cooking, running and snowboarding.