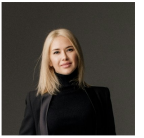


Catherine Hewitt

Compliance Officer



Edinburgh, United Kingdom | catherine.hewitt@gmail.com | +44 7893 214 076 | linkedin.com/in/catherinehewitt

Compliance officer with nine years of experience in financial services regulation, covering FCA authorisation, anti-money laundering, and conduct risk. Currently heading a compliance team of 5 at a mid-sized wealth management firm with £3.2 billion in client assets. Previously worked in compliance advisory roles at two of the Big Four.

■ EXPERIENCE

Head of Compliance, Baillie Gifford, Edinburgh

Jun 2021 – Present

Leading the compliance function for one of the UK's largest independent investment management firms.

- Manage a team of **5 compliance analysts** covering investment compliance, AML, and regulatory reporting
- Oversaw the firm's response to the FCA's Consumer Duty implementation — delivered training to **420 staff** across 6 offices
- Redesigned the compliance monitoring programme, increasing testing coverage from **62% to 91%** of key risk areas
- Reduced regulatory breach incidents by **40%** year-on-year through improved first-line controls

Senior Compliance Advisor, Deloitte, Edinburgh

Sep 2018 – May 2021

Client-facing advisory role within the financial services regulatory practice.

- Led compliance reviews for **8 asset management clients** with combined AUM of £14 billion
- Managed the MiFID II implementation project for a FTSE 250 wealth manager — **6-month engagement, £280,000 fee**
- Authored the firm's internal guidance on the Senior Managers and Certification Regime for **12 advisory teams**

Compliance Analyst, PwC, Glasgow

Sep 2016 – Aug 2018

Graduate entry into the risk and regulation practice, focused on banking and insurance clients.

- Performed AML file reviews across **3 retail banking clients**, reviewing 1,200+ customer files
- Assisted with a Section 166 skilled persons review for a mid-tier bank — **4-month engagement**
- Prepared regulatory submissions and management information packs for FCA supervisory meetings

■ EDUCATION

LLB (Hons) in Law, University of Edinburgh, Edinburgh

Sep 2012 – Jun 2016

Upper Second Class Honours. Dissertation on the extraterritorial reach of EU financial regulation post-Brexit.

■ SKILLS

FCA Regulatory Framework • Anti-Money Laundering (AML/KYC) • Consumer Duty Implementation • Compliance Monitoring & Testing • Senior Managers Regime (SM&CR) • MiFID II • Risk Assessment & Mitigation • Regulatory Reporting • Policy Drafting & Review • Stakeholder Management

■ CERTIFICATIONS

International Diploma in Governance, Risk and Compliance, International Compliance Association (ICA)

Mar 2019

Certificate in Compliance, Chartered Institute for Securities & Investment (CISI)

Jun 2017

CAMS – Certified Anti-Money Laundering Specialist, ACAMS

Nov 2020

■ LANGUAGES

English (native) • French (intermediate)

■ PROJECTS

Consumer Duty Implementation – Baillie Gifford

Jan 2023 – Jul 2023

Led the firm-wide implementation of the FCA's Consumer Duty regulation.

- Mapped **34 client-facing products** against the four outcomes framework
- Developed fair value assessments for each product line, presented findings to the board
- Delivered **18 training sessions** to 420 staff including investment managers and client service teams

AML Framework Overhaul – Baillie Gifford

Jan 2022 – Sep 2022

Rebuilt the firm's AML risk assessment and monitoring framework from the ground up.

- Implemented a new risk-scoring model covering **6,200 client relationships**
- Introduced automated transaction monitoring that flagged **73% more** suspicious patterns than the previous manual process
- Reduced average SAR filing time from **5 days to 2 days**

■ REFERENCES

Andrew Stratton, Chief Operating Officer, Baillie Gifford, andrew.stratton@bailliegifford.com, +44 7700 900 188

Fiona McLaren, Director, Risk & Regulation, Deloitte, fiona.mclaren@deloitte.co.uk, +44 7700 900 293

■ **EXTRA CURRICULAR ACTIVITY**

Committee Member – Scottish Compliance Officers' Forum

Mar 2022

Help organise quarterly networking events and CPD sessions for compliance professionals across Scotland. Typical attendance of 60-80 per event.

Volunteer – Citizens Advice Edinburgh

Sep 2019 – May 2021

Provided pro bono advice on consumer rights and financial complaints. Handled around 15 cases per month during the pandemic period.