

## CURRICULUM VITAE

### MARINA JOOSTE



South African qualified lawyer and compliance officer with background encompassing both in-house and private practice experience, proficient in the insurance and anti-money laundering sector, with limited experience in the retail sector.

#### **PERSONAL INFORMATION**

<b>Full names and surname:</b>	Marina Jooste
<b>Age:</b>	33
<b>Gender:</b>	Female
<b>Residence:</b>	Dubai, UAE
<b>Nationality:</b>	South African
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<b>Languages:</b>	English

#### **PROFESSIONAL QUALIFICATION**

Bachelor of Laws (LLB) obtained from University of South Africa (UNISA) in 2013.

#### **EXPERIENCE AND CREDENTIALS**

##### **Legal background (since 2008):**

- Articles of clerkship/internship served over a period of 5 years (2008 – 2013) while completing my Law degree at UNISA via long-distance learning.
- Completed Practical Legal Training Course in 2013 as required by the South African Law Society.
- Passed South African Board Examinations in 2013.
- Admitted as attorney in the High Court of South Africa (Pretoria) on 20 March 2014.

##### **Compliance background (since 2014):**

- Fully approved compliance officer with the Financial Sector Conduct Authority (FSCA) of South Africa for Category I Financial Services (these include *inter alia* Short Term insurance, Life insurance, Medical insurance, Investments, Credit Life Insurance, Deposits etc). The financial services regulation in SA is similar to that of the United Kingdom as it is based on the same principles/outcomes.
- Completed the regulatory examinations for key individuals and representatives in 2015.

**EMPLOYMENT HISTORY****IKEA / Al Futtaim Trading Company LLC (Dubai, UAE)****April 2021 – present**

Position: Process and Compliance Manager

Exposure:

- Managing commercial contracts for IKEA UAE, Egypt, Qatar and Oman.
- Ensuring that commercial contracts are aligned with company procurement- and financial policies.
- Reviewing contract terms and conditions and advising business units on risks and exposure.
- Maintaining and amending stores' Standard Operating Procedures from a financial and compliance perspective.
- Liaising with internal audit teams and relevant business units to ensure that recommendations are implemented.

**Legal and Tax Services (Pty) Ltd (Johannesburg, South Africa)****March 2019 – April 2021**

Position: Head of Compliance

Exposure:

- General compliance management and implementation.
- Draft, review and implement all policies and procedures for the company, which includes, procedure manuals, risk management plans, business continuity plans, regulatory frameworks, complaints frameworks, claims procedures, conflict of interest management procedures, product review procedures, etc.
- Advise and guide the directors and key individuals to ensure compliance with their regulatory obligations.
- Ensure compliance with Data Protection legislation.
- Align internal policies with Treating Customers Fairly (TCF) principles.
- Anti money laundering (AML) Officer, responsible for drafting internal FICA/AML and KYC/CDD policies and procedures, reporting suspicious transaction and cash threshold transactions, screening clients, training staff.
- Draft service level agreements between the company and third parties.
- Draft, review and roll out sales scripts for agents in the call centre and ensuring that it meets all regulatory requirements. Mirror this process with the Quality Assurance Department to ensure that call recordings are assessed accurately.
- Investigate non-compliance and potential fraud emanating from the QA reports. Liaise with the HR Department regarding the appropriate action to be taken and sanctions to be imposed.
- Review and approve marketing material & ensuring that it meets regulatory standards.
- Research new business proposals, regulatory limitations, risks, and advise the Board on same.
- Draft training manuals, ensure compliance by staff with business policies and Procedures, present training to branch managers.

Reason for leaving: Relocated to Dubai, UAE.

**Net1 Applied Technologies Limited (Johannesburg, South Africa)****August 2018 – February 2019****[Net1 is listed on NASDAQ as well as the Johannesburg Stock Exchange]**

Position: Compliance manager

Exposure:

- Compliance monitoring in respect of financial services (FAIS), FICA/AML/KYC and micro-lending (National Credit Act).
- Manage and supervise 9 Provincial compliance monitors performing regular branch visits across SA. Review their reports on a weekly basis and advise the Business Unit when internal investigations are to be conducted in order to eliminate risks.
- Report internal audit findings to the Board of Directors on a quarterly basis.
- Draft, review and enhance compliance policies and procedures and align same with

regulatory amendments.

- Draft legal opinions on specific legislation or scenarios in order to advise the Business Unit on possible risks and how to mitigate same.
- Scrutinize various contracts and service level agreements between Net1 and third parties to ensure that it meets regulatory requirements and to identify potential risks.
- Draft and submit Annual compliance reports to the Regulators.
- Perform risk identification and risk ratings by way of internal audit procedures.

Reason for leaving: Headhunted by Legal and Tax Services (Pty) Ltd

**Eas-e Comply (Pty) Ltd (Johannesburg, South Africa)**

**May 2014 – July 2018**

Position: Compliance Officer

- Exposure:
- Approved by the SA Regulator for Category I Financial Services.
  - Conduct ongoing compliance audits and draft quarterly reports and annual compliance reports for approximately 55 different companies (these include brokers, intermediaries, underwriters, motor dealerships that sell insurance products such as Land Rover and Mercedes Benz).
  - FAIS and FICA/AML/KYC Compliance monitoring and reporting.
  - Draft, vet, peruse and implement compliance policies and procedures.
  - Advise companies on how compliance procedures can be used to their advantage to mitigate risks by following a pragmatic approach.
  - Monitor the implementation and controls of the compliance function and advise on any inadequacies.
  - Collaborate and engage with colleagues to research and discuss the practical implications of regulatory changes within the industry.
  - Correspond with the Regulators on behalf of clients.
  - Identify problem areas and advise on remedial actions to be taken.
  - Risk identification and risk management.

**Jooste Attorneys (Johannesburg, South Africa)**

**November 2014 – July 2018**

Position: Principal attorney / Director

Background: This practice was established during my employment at Eas-e Comply (Pty) Ltd for the purpose of assisting their clients when they needed legal assistance. The scope was limited to insurance-related matters only. In SA, there are very few law firms who specialize in this field. My legal practice was a convenient solution to average sized businesses who couldn't afford the services of the Top 5 law firms in Johannesburg.

- Exposure:
- Draft and review financial services-related contracts.
  - Assist representatives with applications to uplift debarments.
  - Assist and represent companies when investigations are launched against them by the Ombudsman or the Regulator to ensure that clients' rights remain protected.

**Andre Grobler Attorneys (Pretoria, South Africa)**

**May 2011 – April 2014**

Position: Candidate attorney and later admitted as attorney

- Exposure:
- General civil litigation including contractual and delictual matters.
  - Criminal law including bail applications and criminal trials.
  - Family law (divorce proceedings, maintenance, domestic violence matters etc.).
  - Debt collection.
  - Drafting of bills of cost and attending taxations.

**Martins Attorneys (Pretoria, South Africa)**

**June 2008 - April 2011**

Position: Candidate attorney

- Exposure:
- General litigation

- Third party claims such as claims for damages resulting from motor vehicle accidents.

### **SKILLS**

- Highly organized, punctual and attention to detail.
- Analytical and sound problem solving skills.
- Strong ability to conduct legal research and report on findings.
- Ability to work independently and prioritize tasks to meet deadlines timeously.
- Skilled implementation and streamlining effective compliance procedures while maintaining a high level of compliance.
- Computer literate and fluent in MS Office – Word, Excel, Outlook etc

### **ABOUT ME**

I am a dynamic, positive and self-driven person who maintains an active lifestyle which includes a vast variety of sports and activities. I always strive for excellence and I enjoy self-challenging physical and intellectual engagements. I continuously aim to expand my knowledge with reading. I thrive in social encounters and enjoy building successful relationships with people. It is important for me to maintain a healthy balance between my work, active, social/family and personal life.

I have a daughter (14) whom I have raised while studying and working full time as a single mother. She relocated to the United Kingdom with her father in 2019 with the aim of obtaining a British passport and I still maintain full parental rights and generous rights of access. I have recently relocated to the UAE with my husband, who has been employed by Emirates Airlines for 17 years.

Having studied through UNISA by way of long-distance learning while working full time, I have learnt how to work completely independently and I can comfortably research any topic unknown to me and acquaint myself with the content thereof and apply same to problem areas or scenarios.