



بنك الإسكان للتجارة والتمويل  
The Housing Bank for Trade & Finance

الرقم: ٢٠١٣/٦/١٧٥

التاريخ: ٢٠١٣/٧/١٥

للأنصاف  
- (المرور)  
- لانه  
7/18

معالي السيد محمد صالح الحوراني الاكرم  
رئيس مجلس مفوضي هيئة الاوراق المالية

الموضوع/تعين أعضاء الإدارة التنفيذية العليا

تحية التقدير والاحترام ،،

بالإشارة إلى المادة (١١) من تعليمات الافصاح لعام ٢٠٠٤ ، أرجو إعلام معاليكم أن البنك

بصدد تسمية السيد نايف هاشم نايف الحسين بوظيفة مدير تنفيذي دائرة مراقبة

الامتثال "بالوكالة" لدى البنك اعتباراً من ٢٠١٣/٧/١٥ وذلك بديلاً للسيد

جمال الدقة الذي تم نقله الى موقع آخر بناءً على طلبه لأسباب صحية . برفقه

السيرة الذاتية للسيد نايف الحسين

وتفضلوا بقبول فائق الاحترام ،،،

عمر مجلس  
المدير العام

هيئة الاوراق المالية المندوب الاداري / الديوان ١٨ تموز ٢٠١٣ رقم تـ ٨٠٤٢ م/م
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ر.م.ع.ر.ش



- التاريخ: ١٧/٧/١٤٤٠ هـ

- اسم الشخص المطلع: نايف حاسم نايف الحسين الرقم الوطني أو المركز: ٥٧٧٠١٠٩٧٩١

- منصب الشخص المطلاع : مدير تنفيذي / دائرة مرصدة إرسئال (بالوكالة)

- اسم ممثل الشخص الاعتباري: ..... الرقم الوطني أو المركز: .....

### أسماء الأبناء القصر:

٢-..... خانم الحبيب ..... الرقم الوطني أو المركز: 200231984

٤- ..... الرقم الوطني أو المركز.....

٥- ..... الرقم الوطني أو المركز .....

\* تعريف الشخص المطلع كما ورد في المادة (٢) من تعليمات الإفصاح : هو الشخص الذي يطلع على المعلومات الداخلية بحكم منصبه او وظيفته.

١- رئيس مجلس إدارة الشركة المصدرة .

## ٢- أعضاء مجلس الإدارة .

### ٣- المدير العام .

#### ٤- المدير المالي .

### ٥- المدقق الداخلي .

٦- أقرباء الأطراف المبينة أعلاه.

ب- إذا كان من يشغل احد هذه المناصب شخصاً اعتبارياً فيعتبر الشخص الطبيعي الممثل له شخصاً مطلعاً.

### ملاحظات:

- يتم تعبئة أسماء الأشخاص المطلعين من أربع مقاطع .

- في حال انتخاب أو تعيين الأشخاص المطلعين في الشركة يتم إرفاق كشف منفصل بالنبذة التعريفية التفصيلية عن كل واحد منهم ويجب أن تتضمن النبذة التعريفية حكماً وليس حصراً على ما يلي: تاريخ الميلاد، الشهادات الطمينة، سنة التخرج لكل شهادة، الخبرات العملية والتي تغطي ( أماكن العمل والفترة الزمنية من سنة التخرج ولغاية تاريخ التعيين في الشركة ) مع بيان عضويته في الشركات الأخرى إن وجد.

Dear Sir/Madam:

Please allow me to introduce myself.

*I am a highly motivated individual with strong communication skills, interested in finding a career opportunity in a challenging environment, where I am willing to work under pressure.*

*My previous work experience has given me the theoretical and professional skills needed to work in a competent and proficient institution.*

*I approach your esteemed institute with the knowledge that work in such related fields, a career path I am excited to pursue by taking advantage of the knowledge I have gained and will gain through thus far through my professional and academic experience.*

Kindly find enclosed a copy of my updated C.V for your reference.

*Sincerely,*

Nayef H. AL-Hussein

# CURRICULUM VITAE

***Nayef Hashem Al-Hussein - MA, CAMS***

## Domains of Experience

**My work experience included my being evolved in several assignments including:**

- Compliance, Anti Money Laundering (AML), Combating Terrorist Financing (CTF), Sanctions laws and Resolutions.
- Segmentation Unit, Consumer Banking.
- Deposit and Customer Service Departments (Counter Service Specialist).

## Personal Information

- Nationality : Jordanian
- Date of Birth : October 14, 1979
- Place of birth : Jordan
- Marital Status : Married
- Contact No. : +962-7-99009633 (Mobile), Jordan
- E-mail : [nayef79@gmail.com](mailto:nayef79@gmail.com), [nayef\\_79@yahoo.com](mailto:nayef_79@yahoo.com)

## Career Objectives

- Fulfilling my ambition in a challenging and dynamic position that allows me to utilize my academic and professional background in dealing with Financial and Economics issues.

## Professional Qualifications

- Certified Anti Money Laundering Specialist (CAMS), Association of Certified Anti-Money Laundering Specialists (ACAMS), (8/2008).

## Academic Record

- Master Degree in Financial Economy **major in Finances, economics and banking sciences, with very good grade (3.06 / 4).**  
*College of Economics and Administration Sciences*  
**Hashemite University, Jordan, 2005.**  
**Master Thesis: The Cross Section of Expected Stock Returns in Amman Stock Exchange (ASE).**
- Bachelor Degree in Economics **major in Economics, with very good grade (3.2/4) "Fifth Student Rank".**  
*College of Economics and Administration Sciences*  
**Hashemite University, Jordan, 2001.**
- Tawjehi Certificate – **Scientific Stream, with very good grade (83.1%)**  
**AL-Hussein College School, Jordan, 1997.**

## Professional Memberships

- ACAMS - Association of Certified Anti Money Laundering Specialists, USA.

## Projects

Anti Money-Laundering (AML) Project (Project Manager)	
I was responsible to perform the following tasks :	
1. Manage Execution of the project tasks.	2. Overseas teams and work under progress.
3. Identify, Manage, monitor and track project risks and Issues.	4. Creates and maintains the project plans.
5. Provides the focal point of coordination	6. Determine and Deliver the required level of quality.
7. Perform project closure.	8. Ensure that all required resources are assigned to the determined
9. Report project status and performance (with respect to the Enterprise Project Management Office EPMO)	

Foreign Account Tax Compliance Act FATCA (Project Assistant Manager)	
We required the following tasks from the consultant company:	
1. Cover HBTF Group.	2. Strategic options analysis.
3. Recommendations to create FATCA compliance.	4. Which HBTF Group entities impacted by FATCA.
5. Which customers might be affected.	6. Which precuts and services requiring FATCA compliance.
7. What are specific FATCA compliance requirements.	8. Which business partners are affected.
9. Which processes affected. Identify changes required.	10. Which systems affected. Identify missing data, recommendations to capture the missing data. Identify system changes required.
11. Reports required.	12. Review existing KYC guidelines. Recommendations to comply with FATCA.
FATCA implementation roadmap and high level cost estimates.	

## Practical Experience

1	<b>Organization</b>	<b>The Housing Bank for Trade and Finance (HBTF), Jordan.</b> First among Jordanian banks in terms of capital, shareholders equity and geographic expansion. Second largest bank in Jordan in terms of assets.
	<b>Banking Sector</b>	<b>Compliance and Anti-Money Laundering AML Department</b>
	<b>Time Span</b>	<b>February, 2007 – Present</b>
	<b>Responsibilities</b>	<ul style="list-style-type: none"> <li>✓ Deputy Money Laundering Reporting Officer (MLRO).</li> <li>✓ Ensure all payments are screened against all embargo lists (e.g. OFAC, UN, HM Treasury, PEP's, ....etc) with enhanced due diligence aligned with HBTF policies and procedures.</li> <li>✓ Advise the relevant Relationship Managers of details of true position match on the sanction entity and/or individual and act accordingly, and if needed to return the funds.</li> <li>✓ Manage COMPLINET System (Name Checking on Embargo Lists).</li> <li>✓ Develop Training material and give training sessions to the bank's employees to increase their Awareness in (Anti-Money Laundering and Compliance).</li> <li>✓ Develop Strategies, Plans, and Policies and Procedures for Compliance and Anti-Money Laundering.</li> <li>✓ Ensuring the bank's compliance with Laws and Regulations.</li> <li>✓ Coordinate with other departments/branches to obtain information pertaining to AML activities.</li> <li>✓ Review suspicious activity reports and currency transaction reports (SARs, CTRs) received from the branches / other business units for completion of information and further investigation.</li> <li>✓ Assist in timely completion of AML reviews and providing information pertaining to queries forwarded by other departments.</li> <li>✓ Review correspondence received from central bank for various queries pertaining to customers of the bank and coordinate with the branches and other departments for obtaining necessary information for onward submission to the central bank in a timely manner.</li> <li>✓ Review any special projects introduced by the group from KYC / AML perspective.</li> <li>✓ Liaise with the legal department, local and internal audit on fraud related matters.</li> <li>✓ Conduct investigation relating to suspicious transactions or suspected Money-Laundering activity, and report the suspicious ones to the regulator.</li> <li>✓ Prioritize assigned tasks to comply with the deadlines in line with the urgency and nature of the assignment.</li> <li>✓ Prepare response to Anti-Money Laundering and KYC questionnaires requests received from other banks.</li> <li>✓ Make an Inventory of Laws and Regulations and Checklists for compliance testing.</li> <li>✓ Reflects Laws and Regulations on bank Policies and Procedures.</li> <li>✓ Studies New Products and Services to ensure their compliance.</li> <li>✓ Follow-up Compliance with Western Union, VISA, and Master Card agreed Policies.</li> <li>✓ Creates and updates a Compliance Portal (Internal Web Site) for all staff use.</li> <li>✓ Manage CAMS Certification across the Bank.</li> <li>✓ Keeps abreast of all new Compliance Laws, regulations, and best practice, and assesses impact on current practices.</li> <li>✓ Creates exception reports and tools to monitor Compliance, using DWH System.</li> <li>✓ Reviews Customer Complaints and Internal Audit Summary Report.</li> <li>✓ Monitors, supervises, guides and direct employees during daily operations.</li> </ul>
2	<b>Organization</b>	<b>The Housing Bank for Trade and Finance (HBTF), Jordan</b>
	<b>Banking Sector</b>	<b>Retail Banking Group / Consumer Marketing</b>
	<b>Time Span</b>	<b>January, 2006 – January, 2007</b>

	<b>Responsibilities</b>	<ul style="list-style-type: none"> <li>✓ Develop and keep updated customer volume in terms of available consumers.</li> <li>✓ Develop insights into customer behavior by segments and sub – segments through profiling.</li> <li>✓ Institute and keep updated segmentation of HBTF consumer customer base.</li> <li>✓ Develop and recommend customer growth and retention strategies and action plans.</li> <li>✓ Develop and recommend value propositions for segment / sub – segment</li> <li>✓ Initiate external market research to understand customer behavior, competitive and HBTF position and recommend strategies and action plans.</li> <li>✓ Assist in data cleansing and follows up its implementation.</li> <li>✓ Build customer segmentation awareness in consumer business.</li> <li>✓ Work closely with product Development, Research and communication units within marketing.</li> <li>✓ Develop and keep updated exit strategy.</li> <li>✓ Reporting summary business growth – monthly.</li> </ul>
3	<b>Organization</b>	<b>The Housing Bank for Trade and Finance (HBTF), Jordan.</b>
	<b>Banking Sector</b>	<b>Retail Banking Group</b>
	<b>Time Span</b>	<b>January, 2002 – December, 2005</b>
	<b>Responsibilities</b>	<ul style="list-style-type: none"> <li>✓ Process all counter transactions accurately and swiftly and in accordance with the laid down procedures.</li> <li>✓ Strive towards reducing wait time and serve time by efficient processing of all transactions.</li> <li>✓ Provide continuous feedback and seek guidance and assistance and approval from direct supervisor on any irregular / or suspicious transaction.</li> <li>✓ Take all opportunities for cross selling of different products to increase sales volume and profitability in marketing Bank's products to achieve branch targets and goals.</li> <li>✓ Adhere to all policies and processes to ensure an acceptable risk rating of the counter area by Audit.</li> <li>✓ Professional in dealing with all types of remittances (Swift Transfer, Demand Drafts, Travelers Cheques, and An excellent experience in dealing with Western Union Money Transfer System "The Fastest way to send and receive money worldwide").</li> </ul>

- ❑ **Advanced Excel**  
The Housing Bank for Trade and Finance, Approved by *HBTF*.  
Amman – Jordan
- ❑ **Managerial and Supervisory Skills**  
The Housing Bank for Trade and Finance, Approved by *Optimal Academy*.  
Amman – Jordan
- ❑ **Compliance and its Impact on the Improvement of Banking Performance**  
The Housing Bank for Trade and Finance, Approved by *Institute of Banking Studies*.  
Amman – Jordan
- ❑ **Compliance in Banks**  
The Housing Bank for Trade and Finance, Approved by *Institute of Banking Studies*, in  
Conjunction with Moore Stephens International /Jordan.  
Amman – Jordan
- ❑ **Train the Trainer**  
The Housing Bank for Trade and Finance, Approved by *Bata Leadership and Coaching  
Transformation International (LEAD2ACT)*.  
Amman – Jordan
- ❑ **New Practical Methods for AML Compliance for Banks**  
The Housing Bank for Trade and Finance, Approved by *USAID-Funded Sustainable Achievement  
of Business Expansion and Quality Program – (SABEQ)*  
Amman – Jordan
- ❑ **Advanced Anti Money Laundering**  
The Housing Bank for Trade and Finance, Approved by *Institute of Banking Studies*, in  
Conjunction with Bond Associates LTD. /UK.

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| Amman – Jordan   | 2007 |
| <input type="checkbox"/> <b><u>PRINCE II Certificate ( PROject IN Controlled Environment )</u></b><br>The Housing Bank for Trade and Finance, Approved by <i>INSIGHT British Company</i> .<br>Amman – Jordan           | 2006 |
| <input type="checkbox"/> <b><u>Marketing Research for Decision Making</u></b><br>The Housing Bank for Trade and Finance, Approved by <i>IIR Middle East (Institute for International Research)</i> .<br>Amman – Jordan | 2006 |
| <input type="checkbox"/> <b><u>Banking Marketing for Banks and Financial Institutions</u></b><br>The Housing Bank For Trade and Finance, Approved by <i>Institute of Banking Studies</i> .<br>Amman – Jordan           | 2006 |
| <input type="checkbox"/> <b><u>Supervisory Skills</u></b><br>The Housing Bank for Trade and Finance, Approved by <i>America- Mideast Educational and Training Services, Inc. (AMIDEAST)</i> .<br>Amman – Jordan        | 2006 |
| <input type="checkbox"/> <b><u>A Strategic Marketing Planning</u></b><br>The Housing Bank for Trade and Finance, Approved by <i>IIR Middle East (Institute for International Research)</i> .<br>Amman – Jordan         | 2006 |
| <input type="checkbox"/> <b><u>Relationship Management Skills for Private Bankers</u></b><br>The Housing Bank for Trade and Finance, Approved by <i>DC Garden Training</i> .<br>Amman – Jordan                         | 2006 |
| <input type="checkbox"/> <b><u>Leadership Skills Techniques</u></b><br>Housing Bank for Trade and Finance, Approved by <i>America- Mideast Educational and Training Services, Inc. (AMIDEAST)</i> .<br>Amman – Jordan  | 2006 |
| <input type="checkbox"/> <b><u>Data Ware House – Business Intelligence ( Reporting Program )</u></b><br>The Housing Bank for Trade and Finance, Approved by <i>Ejada</i> .<br>Amman – Jordan                           | 2006 |
| <input type="checkbox"/> <b><u>Cross Selling Skills and Effective Customers Service</u></b><br>The Housing Bank for Trade and Finance, Approved by <i>Meric Training and Consulting Co.</i><br>Dubai -U.A.E.           | 2004 |
| <input type="checkbox"/> <b><u>Advanced in Forgery and Falsification</u></b><br>The Housing Bank for Trade and Finance, Approved by <i>Institute of Banking Studies</i> .<br>Amman – Jordan                            | 2002 |
| <input type="checkbox"/> <b><u>Extensive Training in Computer Applications</u></b><br>Windows, Word, Excel, Power Point and Internet, Approved by <i>Hashemite University</i> .<br>Zarqa-Jordan                        | 2001 |

## Personal Skills

- ☐ Excellent User for Data Ware House Program (Oracle Discoverer / Reporting Tool) during my work.
- ☐ Applications Designed for Financial and Economy, during my study (E-Views Program).
- ☐ Team spirit, work well under pressure.
- ☐ Native language is Arabic, Very Good in English.
- ☐ Sales and promotional skills.
- ☐ Excellent Business and communication skills.

## References

**References: furnished upon request**