

## GRAHAM BARROW



### CAREER SUMMARY

Graham has worked in senior roles across Global Banking, Global Markets, Corporate Banking, Private Banking, Retail Banking and Wealth Management.

During his career, Graham has worked for a large number of banks, including HSBC following their fine in the US and Deutsche Bank to help address the issues highlighted by the mirror trading scandal.

He was also drafted in by the UK regulator, then the FSA, after the Northern Rock crash as part of the team tasked with reforming the training and competence of internal FSA staff. He worked there throughout the credit crunch of 2008, gaining an insider's view of the seriousness of the situation.

He is currently working with a number of Regulatory Technology (RegTech) start-ups, to help design new tools for automating elements of financial crime controls and alerts to make them more effective, efficient and economical for use within the banking industry.

He works with a variety of NGOs (Transparency International, Global Witness, Tax Justice Network) and Open Data initiatives (OpenCorporates, OpenOwnership, OpenDemocracy) to advocate for, amongst other things, improvement to Financial Crime legislation and transparent corporate registers.

Graham is regularly quoted in a variety of newspapers about money laundering stories. He was entrusted with a huge trove of Danske Bank Estonia bank statements to review prior to the story breaking.

He continues to work with many print and broadcast media investigative journalists, providing expert assistance on whistleblower documentation relating to financial crime.

Graham was invited by Danish Business Minister, Rasmus Jarlov, to meet the Danish Parliamentary Committee on AML and present to them his suggestions on how best to improve the Danish Regulatory environment and its effectiveness in relation to financial crime. Many of those recommendations were included in the recently published paper on the revision to Danish AML Regulatory requirements

Graham is the co-host of "The Dark Money Files" podcast, a weekly download covering all aspects of money laundering and financial crime. It has a very wide base of regular listeners from all over the world and, to date, there have been more than 220,000 downloads across all episodes.

A brief recent career history follows:

Jan 2019 – onwards	Creation of The Dark Money Files – see above
Aug 2017 – Sept 2018	Global AML Expert adviser – Deutsche Bank
May 2017 – July 2017	KYC Procedures adviser – Société Générale
Mar 2017 – Apr 2017	Senior Investigations Trainer – Nordea Financial Crime Compliance
Feb 2016 – Dec 2016	KYC SME and AML Office – Deutsche Bank AFC Compliance
Sep 2014 – October 2015	Systematic AML Programme Lead (SAMLP) – Deutsche Bank Client Onboarding
March 2014 – Aug 2014	Interim Head of Complex and High-Risk Financial Crime Investigations, Co-operative Banking Group –
March 2013 – Dec 2013	Global CDD Financial Crime Implementation Lead, GBM-HSBC
February 2012 – March 2013	Global Change Lead: Coutts and RBS International Senior Consultant
Nov 2011 – December 2011	Barclays Bank – KPMG associate advising on PPI complaint procedures
Apr 2011 – November 2011	Global Change Lead: Coutts, and RBS International
Nov 2010 – Jan 2011	External Assessment Consultant: Consumer Financial Education Body
Dec 2010 – Apr 2011	Training Consultant: British Gas Insurance
Nov 2010 – Jan 2011	Training Consultant: Thomson Reuters
September to October 2010	Training Consultant: Barclays Wealth
February to August 2010	Training Lead: Lloyds Banking Group
December 2009 to Feb 2010	External Auditor: Zurich Life (Training and Competency)
Sep 2009 – Mar 2010	Programme Manager: Solvay Group (plastics and petrochemicals manufacturer) – part time
May 2009 – July 2009	Lead Training Consultant: Thomson Reuters
June 2008 to May 2009	Workstream Lead: Financial Services Authority