

1. JOB DETAILS

Job title:	Internal Audit Manager	Job grade: (Clerk/Officer/Manager)	Manager
Reports to (position):	Head of Audit	Certified Role: (Y/N)	N
Department:	Internal Audit		

2. JOB PURPOSE

To assist the Head of Audit to implement the risk-based audit strategy across all areas of the business including: Business lines; Head Office risk management and support Functions; Branches; and Back Office centralised operational units.

3. JOB DIMENSIONS

Number of staff supervised:	Direct reports:	none
	Total team size (including direct & indirect reports):	none
Financial dimensions:	Income target:	N/A
	Operating budget:	N/A
Other (e.g. number of branches, customer volumes):		N/A

4. KEY ACCOUNTABILITIES & RESPONSIBILITIES

Description
<ul style="list-style-type: none"> Update and implement, in coordination with the Head of Internal Audit the existing risk-based audit strategy for all the audits allocated from the audit plan;
<ul style="list-style-type: none"> Developing and implementing, in coordination and under supervision of the Head of Audit, a programme of audit work to ensure that all risk areas are audited commensurate with their risk profile;
<ul style="list-style-type: none"> Need to deputize for the Head of Internal Audit in his absence;
<ul style="list-style-type: none"> Reviewing internal controls in all functions of the Bank; highlighting the appropriate generic and specific risks, including regulations and providing recommendations in conjunction with Head of Audit for improving the control culture and control management framework both informally and formally through documented reports to the function and senior management;

- Assess the adequacy the Bank's policies (including treating customers fairly), procedures, regulatory compliance framework and risk management framework; and
- Assess systems and procedures which govern the production of reliable, complete and up-to-date financial and management information;
- Provide support to line management to reduce the risk of loss, damage to reputation, breach of regulations and inefficient use of the Bank's resources;
- Undertaking special investigations as required and/or instructed by the Board Audit Committee Chairman/CEO; and
- And any other assignment entrusted by the Head of Audit

5. QUALIFICATIONS AND EXPERIENCE

Minimum qualifications:

- Minimum 5 years, rounded experience in an internal audit function within a financial services environment, ideally retail banking and wealth management, ideally within UK;
- CIAA qualified or relevant alternative qualifications or part qualified in final stages;
- Proven ability to work closely and confidently with executives, senior management, functional heads, etc;
- A thorough knowledge of Commercial Banking, Retail Banking, or Wealth Management Regulatory requirements and the required Policies, Processes, and Procedures; and
- Ability to understand diverse products of the organization and its operations, related risks, and regulatory and other external factors facing the Businesses.

Experience, Skills & Competencies:

- Good understanding of risks within a financial institution, the control environment and Audit's 'Risk Based Approach' including IT;
- Have the ability to identify key emerging risks to the Bank's strategic objectives;
- Familiarity with developments within the bank and regulatory environment; and
- Familiarity with the business model, products and services of Commercial, Retail and Wealth Management Banks

6. JOB CONTEXT

Conduct Rules

The incumbent is subject to the **Individual Conduct Rules** as outlined in the FCA Handbook COCON Section 2.

HBL Values

The incumbent must exemplify & abide by the HBL UK Values, Commitments & Behaviours:

- *Integrity – Be Ethical & Fair*
- *Customer Centric – Deliver Great Experiences*
- *Value People – Respect, Empower, Appreciate*
- *Progressive – Innovate & Challenge*
- *Excellence – Be Your Best*

Frameworks & Policies

This is a 3rd line of defence role and as such must ensure full compliance with the Bank's policies and frameworks related to the Internal Audit Department as well as performing audit work to check the Bank's compliance with control frameworks and policies for areas being audited including evaluating the design effectiveness and operations of first and second lines of defence functions and including:

Compliance, Human Resources, IT & Information Security, Health & Safety, Risk & Credit, Operational Risk, Conduct Risk, Vendor Management, Whistleblowing, Complaint Handling, New Products, Services and Promotions, Expense Management.

7. APPROVALS**Job holder**

Signature

Date

Line manager

Signature

Date