

التاريخ: 2021/11/22
إشارة: أ.رس/2021/50

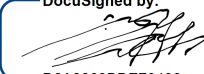
السادة هيئة الأوراق المالية المحترمين
السادة بورصة عمان المحترمين
عمان - الأردن

تحية واحتراما


بالإشارة إلى تعليمات إفصاح الشركات المصدرة والمعايير المحاسبية ومعايير التدقيق لسنة 2004.

يرجى العلم بأن السيد "إياد توفيق نعمه عماري" والذي يشغل وظيفة "مدير التدقيق الداخلي" قد تقدم باستقالته اعتبارا من مساء 2021/11/30 ، كما نرجو إعلامكم بورود عدم ممانعة السادة البنك المركزي الأردني بتاريخ 2021/11/21 على تعيين السيد "صفوان سهيل علي عصفور" بمنصب مدير التدقيق الداخلي للبنك الأهلي الأردني بدلا من السيد إياد عماري.

وتفضلوا بقبول فائق الاحترام

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سعد نبيل المعشر
رئيس مجلس الإدارة

نسخة:السادة مركز إيداع الأوراق المالية.

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Safwan S. Asfour

Career Objective

To grasp various and fulfilling work experience though working for a matured & well-developed institution at which I can synergize my knowledge and experience with others in order to succeed in managing initiatives that can add value & make a difference to the work.

Profile Overview

Experienced Head of Center of Excellence with a demonstrate history of working in banking industry, with diversified experiences in operational, financial, internal controls, compliance, and IT audit across all lines within the banking, investments, and brokerage entities, strong skilled in internal control & process reengineering could help your institution achieve its goals by assuring active controls are in place and processes are working as it should be, the work will be impressed with innovative consultancy & strong knowledge I provide.

Personal Information

Name:	Safwan Suhail Ali Asfour
Birth date:	May 21 st ,1983
Marital Status:	Married
Nationality:	Jordanian
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Education

- 2006, Jordan University – Amman
B.Sc. in Accounting.
Grade: (Very Good).
 - 2001-2002, Al- Etihad School -Amman
General Certificate of Secondary Education.
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Professional Certifications

- 2021, Certified Internal Control Professional (CICP) / (ICI) - USA.
- 2018, Certified Internal Control Specialist (CICS) / (ICI) - USA.
- 2012, Certified Anti-Money Laundering Specialist (CAMS) – USA.

Work Experience

May. 2020 – Present	<p>Head of Center of Excellence JORDAN AHLI BANK (JAB)</p> <p>Main Job Responsibilities:</p> <ul style="list-style-type: none"> • Developing new tools, techniques & methodologies on identification process profiles, process - customer mapping, analysis, improvement & control of process WFs & output. • Establishing Operational plans regarding strategic objectives & business models. • Developing SOPs, process flow chart, banking policies & guidelines regarding business drivers (cost, quality, lead time), control requirements, compliance alignments & legal considerations. • Manage business roles, responsibilities, levels of authority needed to support the business process objectives & control requirements. • Conducting process review & evaluation (operational/ control) perspectives. • Participating in defining scope, business requirements elicitation, testing, reporting, implementation & reporting across several banking services. • Managing of Documentation process for process Dictionary across business / IT processes. • Review & document processes (End to end) underlying each banking functions (Credit/ branches/operations/ supports/ IT). • Managing the allocation process of levels of authority for approval of banking transactions, transaction limits and any other decisions relating to the business process, based on approved job roles. • Managing the allocation process for all access rights and privileges based on what required to perform job activities, & pre-defined job roles, & review to ensure that the access is appropriate for the current threats, risk, technology and business need. • Supervising on the Documentation work plans for authority matrices across banking critical systems & applications. • Assisting the vital input for establishing (SLAs) for banking
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	<p>processes.</p> <ul style="list-style-type: none"> • Developing of operating model in accordance with strategic goals, business canvas & control guidelines. • Developing mechanism for designing of banking forms, templates, OPAs. • Documentation & review governance & management committees & charters. • Developing mechanism for document & monitoring banking stamps.
July 2017 – Aug 2020	<p>Head of Internal Control Department JORDAN AHLI BANK (JAB)</p> <p>Main Job Responsibilities:</p> <ul style="list-style-type: none"> • Managing internal control department practices, policies, manuals, procedures, control programs to guide the internal control staff and ensure the quality of the assurance & verification services delivered. • Establishing internal control framework, based on COSO framework as international professional guideline for enhancing Control Environment & assessing the internal Control system across the administrative structural unites, according to recommended best practices dedicate to this domain (COSO, COSO ERM). • Reflecting essential control tools that are adopted by internal control department, realizing control banking functions in terms of ongoing monitoring of banking activities end-to-end processes across several business lines (full under COSO's Components) to ensure effectiveness, efficiency & adequacy of controls across banking processes, daily operations, transactions, services and products. • Developing of ITGC Framework & conducting of IT controls & governance assessment. • Conducting of comprehensive evaluation for internal control system linked with COSO components & principles, assessing of adequacy, efficiency, effectiveness for the determined roles & activities with weighted scores specified for each component principle, sub activities listed on the assessment templates. • Developing of well-structured teams (cover bank's fields) to monitor activities on an end-to-end basis, & Continually assess and monitor the execution of business process activities and related controls (based on risks), to ensure that processing controls align with business needs & purposes.

	<ul style="list-style-type: none"> • Identify and document the necessary control activities for business processes to satisfy control requirements for strategic, operational, reporting and compliance objectives. • Activation of control tools on manage business process exceptions and errors with maintaining of procedures to assign ownership for remediation of errors, override errors and handle out of-balance conditions, & providing assurance of the accuracy and integrity of the business information process. • Leading projects of implementing business solutions for enhancing controls, rectification of gaps & process improvements. • Conducting of Root causes analysis & inclusive Case studies for making validation on the common practices were performed by the users in respect to controls objectives, customers privacy, confidentiality & quality by submitting relative recommendations upon reviews results. • Implementing of COBIT5 / COBIT19 among the internal control department practices, framework, tools & procedures with accepted process capability maturity level. • Assisting in submitting proposal, business development for process upgrading, implement automated controls & quality of banking services with control requirements satisfactions. • Conducting of critical investigations cases were assigned by executive management by adaption of controlled tools and reports for recognizing the failures to enhance control requirements among the business processes to be well designed, evaluate the current conditions and make improvements where possible to leverage controls suitability & business benefits. • Providing recommendations on the allocation roles, responsibilities access rights and privileges based on essential control tools & techniques. • Activation of transactional control mean for advising the control observations through the daily jackets Covering overall executive transactions by the users without financial limitations across all Departments. • Assisting on provide vital inputs to other control parties for evaluation internal control systems, facilitating determination of the detected operational risks among business areas, allowing to implement self-control assessment process properly within the working scopes, restructuring of the business processes' procedures & workflows efficiently & upgrading banking applications to serve process owners' goals & needs.
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	<ul style="list-style-type: none"> • Maintaining team relationships & engagement, provide awareness and training on a regular basis regarding roles and responsibilities so that everyone understands their responsibilities, the importance of controls, commitment towards operational plans, internal control department objectives. • Leading of COBIT – IT control & governance, managing performance, targets and Conformance monitoring. • Establishing High control committee & allocate respective roles towards the internal control system. • Participating as a member in executive Committees: GEXCO, HICC, MEC, IT steering Committee. • Execution all assigned duties as Rapporteur High Control Committee.
September 2015 – June 2017.	<p>Audit Manager JORDAN AHLI BANK (JAB)</p> <p>Main Job Responsibilities:</p> <ul style="list-style-type: none"> • Contributing to develop and establish internal audit department policies, manuals, procedures, audit programs, code of ethics, and internal audit charter to guide the internal audit staff and ensure the quality of the assurance services delivered. • Contributing to develop and establish the internal audit strategy and annual risk-based plan to set out the priorities of the internal audit department. • Contributing to update audit risk register for all bank processes, functions, and departments, and ensuring that the risk assessment is done at least annually. • Reviewing audit programs, working papers, findings, recommendations and draft reports for audit Team engagements, to make sure all required data were collected, analysed, evaluated, and documented properly to support the conclusions and engagement results. • Supervising audit teams field work to assure that the established audit scope is sufficient to satisfy the audit engagement objectives. • Reviewing, revising and recommending required improvements for drafts of all the bank policies and procedures. • Supervising special audit engagements required by audit committee and executive management, and fraud investigating. • Preparing the department's periodic progress report including performance relative to plan, significant risk exposures and control issues, corporate governance issues, and other matters

	needed or requested by the committee.
May 2015 – June 2017	<p>Audit Committee Coordinator JORDAN AHLI BANK (JAB)</p> <p>Main Job Responsibilities:</p> <ul style="list-style-type: none"> • Determining the meetings of Audit Committee agenda. • Manage discussions of internal audit reports. • Document the results and prepare minutes of meetings. • Report the committee decisions to the concerned parties and follow up their implementation. • Prepare periodic reports and report the results to the committee.
October 2013 – April 2015	<p>Audit Supervisor JORDAN AHLI BANK (JAB)</p> <p>Main Job Responsibilities:</p> <ul style="list-style-type: none"> • Supervising and reviewing audit engagements for head office functions (credit cards, financial control, brokerage and investments, corporate and retail credit, credit administration, risk management, compliance, central operations, trade finance, administration affairs, financial institutions, and treasury). • Reviewing revising the proposed bank policies and procedures and providing the improvement recommendations to assure the adequacy, efficiency, and effectiveness of risk management, controls, and governance processes designs. • Assisting the Chief Audit Executive in carrying out the following responsibilities: • Establishing the internal audit annual risk-based plan. • Reviewing and update audit department's policies and procedures. • Establishing and maintaining an efficient and effective follow up processes. • Executing special audit assignments required by audit committee and executive management, and fraud investigations.
April 2011 – September 2013	<p>Senior Internal Auditor JORDAN AHLI BANK (JAB)</p> <p>Main Job Responsibilities:</p> <ul style="list-style-type: none"> • The full-scope of auditing- planning, conducting, and evaluating the end results, for the head office departments; treasury, credit, trade finance, investment, brokerage and human resources (it's includes financial, operational, internal control, compliance, and

	<p>risk management audits).</p> <ul style="list-style-type: none"> • Reviewing audit programs, audit documentation, findings, recommendations, working papers, and audit reports to ensure consistency and quality of work. • Submitting audit programs and draft audit reports to the Chief Internal Auditor for review and approval. • Reviewing the proposed bank policies and procedures and providing the improvement recommendations to assure the adequacy, efficiency, and effectiveness of risk management, control, and governance processes designs. • Assisting the Chief Internal Auditor in carrying out the following responsibilities: <ul style="list-style-type: none"> - Reviewing the internal audit department's risk-based audit programs. - Preparing the audit department reports released to audit committee.
April 2007 – Jan 2011	<p>Financial Manager (Jordan, Syria, Egypt and Dubai) branches ALLIED MAJESTIC FOR INVESTEMENT (AMI).</p> <p>Main Job Responsibilities:</p> <ul style="list-style-type: none"> • To direct and manage the wide financial, business and administrative support services functions. These include overseeing all aspects of financial management, administration, estate, facilities, procurement and risk management. • To ensure that the Senior Management Team are supported and provided with accurate and relevant financial management information on a regular basis. • Participate in the strategic management and development of Police services within the company, ensuring all senior managers are supplied with accurate, relevant information to support them in the pursuit of their strategic and operational objectives. • To ensure that adequate administrative arrangements and financial systems are in place for the effective and efficient management of the company resources and that financial probity is always maintained. • To monitor all allocated and devolved budgets of the company, ensuring that budget holders are provided with regular, timely and accurate information to enable them to manage the resources for which they are responsible. • To keep fully apprised of all relevant professional accounting standards, regulations and developments and to ensure that such information is communicated throughout the company as

	<p>appropriate and that system and procedures are amended accordingly.</p> <ul style="list-style-type: none"> • To liaise effectively with the Head of Financial Services and the portfolio Senior Finance & Business Manager on all financial matters, maintaining a professional reporting line at all times and ensuring effective adherence to all of the Constabulary's financial policies, procedures and regulations.
July 2006 – Aug 2008	<p>Internal Auditor, (Treasury & Risk Management auditor). The Housing Bank for Trade and Finance (HBTF).</p> <p>Main Job Responsibilities:</p> <ul style="list-style-type: none"> • Perform the assigned audit engagement according to the risk-based audit plan to ensure the integrity and reliability of the financial and operational information, Compliance with laws and regulations and safeguard assets. • Participating in preparing and submitting audit reports in coordination with the audit team to ensure that the report is done in accordance with the set standards in terms of: <ul style="list-style-type: none"> - Classification of the audit report and ensuring its completeness. - Initially rating the report and the units' performance. - Preparing the necessary memos of commands for the audited units. • Participating in the investigation of highly classified / risky issues and problems to ensure solving them and preventing their occurrence in the future. • Participating with teams responsible for developing and updating auditing procedures and checklists to ensure their comprehensiveness. • Participating with the work groups responsible for preparing and maintaining computerized audit programs that facilitate the audit work. • Review the Central Bank and External Auditors reports and submitting recommendations to ensure acting upon their remarks. • Reviewing and giving opinion regarding the banks policies, procedures, forms and circulars before their issuance.

Other Experience

Provide training courses:

- Internal Controls courses.
- Internal Audit courses.
- Risk Management courses.
- Anti-Money Laundry courses.
- Compliance courses.

Key Skills

- Expertise in internal audit, risk and control functions.
- Excellent communication and presentation skills.
- Personal integrity and honesty.
- Personal Organization and planning skills.
- Ability to have a grasp of the big picture, head for details and place it in a wider context.
- Understanding of internal auditing standards and principles.
- Time management and team leading.
- Team Building & leadership skills.
- Solving problems & conflicts management.

Languages

- Arabic: (Native).
- Very good in English (Reading, Writing & Dialogue).

Professional Training

- Credit Risk Management (CRM).
- Letter of Credit 600.
- Letter of Credit 600 for auditors.
- Advanced Treasury & Treasury Risk.
- Professional Investment.
- Business Objects.
- Hedge Funds.
- Asset & Liability Management.
- Diploma from American University of London:
 - ✓ Fundamental of investments Analysis.
 - ✓ Funds & Portfolio Management.
 - ✓ Investments Valuation.
- Adding Value Using Risk-based Auditing.
- Value Added Business: The Right Way to Manage Risk.
- Cyber Security Training Course.

Memberships

- The Institute of Internal Auditors (IIA) since April 2015.
- Association of Anti-Money Laundering Specialist (ACAMS) since June 2012.
- Internal Control Institute (ICI) since March 2018.

References:

Available upon request.