

# **RAFAEL GÓMEZ AGAR**

Curriculum Vitae

## **Education**

- BUSINESS ADMINISTRATION DEGREE (Cadiz University, Spain, 1997)
- FINANCIAL ADVISOR (AFI financial school 2015- 2017)
- AML, KYC and Compliance Certificate (Fundación Tripartita for Banking)
- Professional Compliance Certificate (Gibraltar Association of Compliance Officers)

## **Key skills**

- Crypto and Capital Markets
- Compliance and Risk
- Accountancy
- Banking
- Financial Investment advisory

## **Employment History**

June 2018 – Present

**GSX – Gibraltar Stock Exchange and  
GBX – Gibraltar Blockchain Exchange**

Senior Executive (Exchange Listings and Authorisations Team)

- Digital Asset. Gibraltar Blockchain Exchange
- As an accomplished compliance expert specializing in the crypto exchange sector, I bring over 20 years of experience navigating intricate regulatory frameworks. Fluent in both English and Spanish, I excel in facilitating seamless communication across stakeholders and possess a comprehensive understanding of financial regulations. Demonstrating proficiency in developing internal controls and collaborating with senior management, I offer dynamic leadership to implement strategic roadmaps in a fast-paced remote environment. My expertise, coupled with a keen interest in digital currencies and a related bachelor's degree, positions me as a valuable asset to contribute effectively to your crypto exchange team.
- Executed comprehensive strategies for secure storage, transaction processing, risk management, and compliance tailored specifically for digital assets.
- Played a key role in integrating cutting-edge technologies into treasury operations, ensuring alignment with evolving industry standards. In collaboration with Bastion Bay ( Gibraltar based algorithmic trading company and liquidity provider in cryptocurrencies and utility tokens) part of the GSX Group.
- Collaborated cross-functionally to enhance the organization's digital asset capabilities, resulting

in improved financial efficiency and strategic positioning in the market.

- Advise on Securities Tokenization within the Blockchain-DLT legal framework.
- Analyze Blockchain projects, tokenomics, and their feasibility in the financial landscape.
- Act as a liaison with the GFSC (Gibraltar Financial Services Commission) on various occasions.

- Traditional Finance

- Conduct comprehensive reviews of application files before official listing/trading admission.
- Evaluate application files prior to the onboarding of member firms.
- Facilitate the admission of securities to the Gibraltar Stock Exchange's financial through processing relevant information.
- Oversee corporate actions to ensure compliance with ongoing obligations of issuers.
- Manage administrative and record-keeping tasks within the finance department.
- Provide regulatory and technical guidance to member firms.
- Conduct ongoing obligations checks to ensure compliance with financial regulations.
- Serve as the primary relationship manager for Spanish and LATAM clients.
- Actively contribute to GSX business development strategies managing relations with clients.
- Ensure compliance with KYC, regulations, and regulatory supervision.
- Responsible for analyzing and screening companies at international level applying to list their securities on GSX.
- Conduct Compliance, RISK, AML, and KYC checks on individuals, companies, and products, including a variety of Ultimate Beneficial Owners (UBOs) calculations and affected regulatory assessments

January 2017 – June 2018

**Myibanwallet.com (FINTECH COMPANY)** , Spain + UK + South America

MANAGER

- Provide effective leadership and strategy by identifying, recruiting training & retaining a winning team.
- Compliance Review
- Overseeing and developing design, marketing, promotion and delivery of programs, products and services in South Europe and the UK under regulated markets.
- Generating new leads of potential customers and analysing and anticipating market trend growths. CRM Queries designer.
- Ability to develop and maintain relationship with all stakeholders (up to the C-level).
- Direct line with the IT team to detect and correct every single technical issue based on my IT knowledge (3 years working for IBM computers Ireland especially with CRM, Salesforce Siebel tools development).
- Cryptocurrencies advisor.
- Myibanwallet.com products :
  - Traditional and alternative investments (Accounts, deposits, funds, equities, crowdlending, crowdfunding ...) - Lending products.

2008 – 2017

**Arquia Banca** (former National Architects Savings Bank)

South Spain and Costa del Sol Expats Area

Branch Manager

- **Conduct Client Due Diligence:** Meticulously execute client due diligence, focusing on AML (Anti-Money Laundering) and KYC (Know Your Customer) compliance. Implement thorough processes to identify and verify client information, ensuring adherence to regulatory standards.
- **Integrate AML and KYC Protocols:** Develop and integrate robust AML and KYC protocols into client onboarding and ongoing interactions, emphasizing a proactive approach to mitigate financial risks and maintain regulatory compliance.
- **Provide Regulatory Guidance:** Offer comprehensive advice and guidance to clients on regulatory requirements, illustrating a deep understanding of financial regulations and legislation. Educate clients on compliance obligations and assist in navigating the regulatory landscape.
- **Oversight of Account Activity:** Implement rigorous monitoring of client accounts to detect and address any irregularities or potential compliance issues promptly. Maintain a proactive stance in ensuring all account activities align with regulatory standards.
- **Stay Informed on Regulatory Changes:** Keep abreast of evolving regulatory requirements, staying well-informed on changes in AML, KYC, and broader financial compliance landscapes. Adapt internal procedures and provide necessary training to ensure continuous alignment with regulatory expectations.

2005 – 2008

**LLOYDS TSB BANK**

**PRIVATE BANKING BRANCH MANAGER AND BUSINESS DEVELOPMENT**

SOTOGRADE (COSTA DEL SOL)

- Promoting and marketing the branch and its products
- Financial Advisory services
- Meeting with customers and resolving any problems or complaints
- Ensuring there's a high level of customer service
- Reporting to head office

2003 – 2005

**CITIBANK- CITIGROUP**

BRANCH MANAGER

MARBELLA AREA

- **Regulatory Compliance and Branch Oversight:** Ensure stringent adherence to regulatory requirements, particularly in AML (Anti-Money Laundering) and KYC (Know Your Customer) compliance, overseeing day-to-day branch operations to maintain financial integrity.

- **Leadership and Employee Management:** Lead and supervise department employees, demonstrating strong leadership in recruiting, vetting, and hiring new staff. Provide ongoing guidance to employees, fostering a culture of compliance and excellence.
- **Financial Oversight and Analysis:** Maintain a keen focus on banking procedures and processes, overseeing approvals of loans and lines of credit while actively participating in the analysis of complex financial information. Interpret financial data for clients and advise on financial management procedures and policies.
- **Customer Service and Community Engagement:** Contribute to customer service excellence and community engagement by marketing the branch effectively. Strive to enhance customer satisfaction while growing the bank's number of accounts.
- **Budget Management and Reporting:** Take charge of budget reports, preparation, and analysis, ensuring accuracy and compliance. Provide oversight of financial reports for taxes, regulatory agencies, and other financial groups, forecasting and planning according to fiscal needs.

1999 – 2003

**IBM IRELAND, DUBLIN**

**Service Centre team Leader**

#### FINANCIAL DEPARTMENT

- Ensuring that the purchase orders are raised in a timely manner. Assisting the finance team with reporting.
- Being a point of contact for internal finance queries. Responsibility for effectively coordinating cross finance function activities
- **SALES DEPARTMENT**
- Responsible for the day to day running of the telesales team, ensuring new sales leads are developed and new business targets set by the Sales Director are met.
- Siebel CRM Specialist, knowledge database certified agent.
- Manage team to ensure relationships are developed to new and existing prospects and customers as well as building strong partnerships with the Regional and Area Sales Manager.
- Day to day running of the department, which will include managing the ongoing training and development of the team.
- Motivate, train and coach the team to ensure they have the required skills to be successful in their role.
- Ensure that my team generates new business and build on existing business. Achieve set sales and telephone call targets successfully.
- Report directly to the Sales Director and develop a strong working relationship with the Regional Sales Managers, Area Sales Managers, Operations Manager and administration team.

1997 – 1999

**The English Centre Suppliers (Private School)**  
Accountancy and Finance assistant.

CONTACT DETAILS:

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