



REGULATORY COMPLIANCE EXPERTS

Year 2023

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Informa Consulting

We are a team of experts in Regulatory Compliance.

Thanks to the training and experience of the people who are part of Informa Consulting, we respond to the needs of our clients in a professional and comprehensive way. Our clients are our best guarantors.

We are present in different sectors, especially in the financial sector, providing services to leading companies in the market.

We are part of the Institute of Compliance Officers (IOC), a non-profit association whose purpose, among others, is to promote in society in general and in organizations in particular, the profession of Compliance Officer as a key function of good corporate governance. Our Managing Partner, Sergio Salcines, is the Chairman of the IOC Advisory Board.



Informa Consulting

Our alliances allow us to offer a specialized global service adapted to the needs of our clients.

We have alliances with several entities to offer our clients a comprehensive service in the legal and regulatory field.

We belong to the Alliance of Independent Firms, Antea, which gives us access to the entire world. We also have training and technological alliances.

In addition, we have signed a triple alliance with BME Innova, Solventis and Auren Global Compliance to be able to jointly offer securities market services.

Finally, we belong to several associations that help us to continue growing, such as the Institute of Internal Auditors of Spain, the Institute of Directors and the Institute of Chartered Accountants of Spain.



Informa Consulting

Our strengths are :



Reference

We have been providing compliance services since 2004. We are active in the knowledge of regulations.



Human Resources

In the provision of our services, people are key: we trust them, we believe in their learning, we respect them and we assist them. This is reflected in the quality of our services.



Communications

We maintain constant communication with our customers through regular bulletins and newsletters. We are always close to our customers.



Methodology

We have an efficient methodology that allows us to be very agile in the execution of the work. We try to reduce the workload of our clients, providing value-added solutions.



Integral Solutions

We are experts in regulatory compliance matters, all of them interrelated. We provide tailor-made solutions.

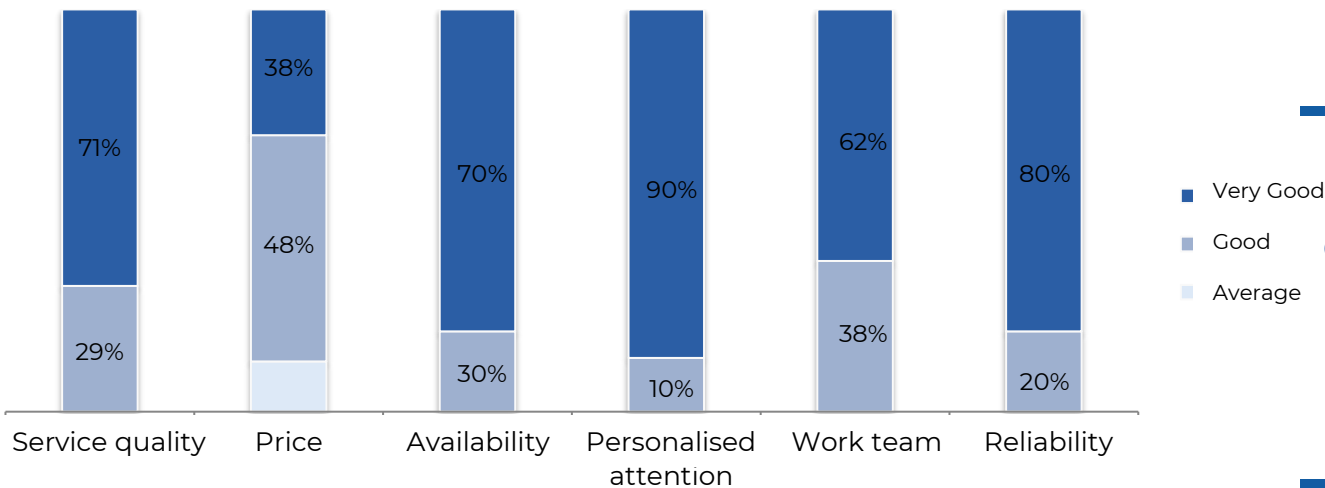


Relations with Agencies

We have an excellent relationship and experience in dealing with legislative and supervisory bodies.

Informa Consulting

In the last satisfaction survey we conducted among our clients on their assessment of our Firm, the conclusions obtained are as follows:



Our clients rate our services with an average score of 9 out of 10.

94% of our customers rate us Much Better or Better than the competition.

100% of customers would recommend us to another entity.

Most customers agree that our strong points are: personalized attention, availability and trust. They also rate very positively the quality of the service and the work team.

Informa Consulting

We offer the following **services**:



Informa Consulting

Among others, in the following **areas**:

- Regulatory Compliance
- Prevention of money laundering
- Personal Data Protection
- Cybersecurity
- ESG criteria
- Conflicts of interest
- Market abuse
- UCITS V
- PRIIPs
- EMIR
- Corporate Governance
- Criminal Liability
- Equality Plan
- CMD
- PSD2
- Banking transparency
- CNMV Circulars
- MiFID II
- Others

Services

We adapt the client's policies and procedures to the standard and provide practical advice and assistance.

The **main consultancy projects** carried out in the last financial year are:

- Design and implementation of the regulatory compliance department.
- Redefinition of the client registration process in a credit institution.
- Adaptation to MiFID II regulation in a financial institution.
- Development of corporate governance procedures in regulated/listed entities.
- Implementation of stock market policies and procedures in investment services companies.
- Risk assessment and criminal prevention model in a listed company of the telecommunications sector.
- Processing of CNMV (Spanish Securities Market Commission) licences for new companies or for the expansion of the activities programme.
- Equality plan for a financial group.
- Management of the RIC monitoring body.
- Registration of personal transactions and conflicts of interest.
- Management of security breaches.



Services

We independently and systematically review and issue comprehensive reports on the conclusions drawn.

The **main audit projects** carried out in the last financial year are:

- Internal audit of the Internal Control over Financial Reporting System (ICFR) in a listed company.
- External expert report on the prevention of money laundering and terrorism financing in banking groups.
- Personal data protection and cybersecurity audits in regulated and listed companies.
- Assessment of the governing bodies of a listed company.
- Internal assessment of the application of the remuneration policy.
- Agent assessment.
- Audits of compliance with MiFID regulations.
- Audits of criminal risk prevention models.
- Audits of the regulatory compliance function.



Services

We carry out functions related to regulatory compliance (internal audit in entities regulated by CNMV, data protection officer, etc.), increasing efficiency and reducing time and costs for our clients.

The **main outsourcing projects** carried out in the last financial year are:

- Outsourcing of the internal audit function in entities supervised by CNMV (SV, AV, SGIIC, SGEIC and self-managed vehicles).
- Assignment of human resources for the internal audit function in banking entities.
- Management of the whistleblower channel in an insurance company.
- Delegation of internal control functions (regulatory compliance, risk management and internal audit) to companies that meet the proportionality criteria.
- Advice to internal control functions.
- Outsourcing of the Data Protection Officer.

Services



Our Financial Advisor Degree is validated by CNMV.

BANCODE ESPAÑA
Eurosistema

We are approved as a certifying entity for mortgage training by the Bank of Spain.

We teach courses online, through Moodle, or face-to-face, always adapted to the characteristics of our clients.

The **main training projects** carried out in the last financial year are:

- Training via videoconference on MiFID II for all employees of a banking institution.
- Online training course in scorm format on code of conduct for all employees of a regulated entity.
- On-site session on corporate criminal liability for members of the board of directors of a banking institution.
- Other courses: AMLTF, GDPR, market abuse, PRIIPS, criminal risk prevention, conflicts of interest, CRS, FATCA, EMIR...).
- We certify in the Financial Advisor Programme accredited by CNMV.
- We provide the continuous training required by CNMV for personnel who provide information and advice (Technical Guide 4/2017 CNMV).

Services

We defend our clients against third parties by means of experts in legal standards.

The **main legal projects** carried out in the last financial year are:

- Procurement of the licence from CNMV for a securities agency.
- Procurement of the licence from the Bank of Spain for a payment institution.
- Preparation of the Criminal Risk Prevention Model for a listed company.
- Expert report on the adequacy of the company to the Criminal Code.
- Review of the self-assessment reports of the governing bodies of a listed company and issuance of the valuation report.
- Keeping of the Secretariat of the Board of Directors.
- Drafting of the minutes of the Governing Bodies without being Secretaries.
- Legal advice on securities market issues.
- Assistance with CNMV requirements.
- Assistance in the management of sanctioning proceedings.
- Drafting of contracts, clauses, tests...

Services

We have different tools for compliance management.

The **main technological projects** carried out in the last financial year are:

- Comprehensive compliance management tool.
- Comprehensive Internal Audit management tool.
- Whistleblower channel.
- Tool for the communication of personal operations.
- Tool for the management and analysis of criminal risks.
- Tool for the registration of special scrutiny operations.

Credentials

CREDIT INSTITUTIONS

Abanca	BNP Paribas	Opel Bank
akf bank	Caja Ingenieros	Orange Bank
Andbank	Cajamar	Renta 4
Aresbank	Commerzbank AG	Société Générale
Attijariwafa Bank	Crédit Agricole	Sumitomo
Banca Etica Fiare	Credit Suisse	Triodos Bank
Banca March	Evo Banco	UBS Bank
Banco Alcalá	Intesa Sanpaolo	Unicaja
Banco Caminos	Kutxabank	UniCredit
Bankinter	Liberbank	Wizink
Bankoa	Mirabaud	

FINANCIAL

American Express	Nickel
Audiovisual Fianzas SGR	Pepper
Fundación BBK	Safetypay
BNP Lease Group	Sanne
Cetelem	Sofinco (Crédit Agricole)
Crédit Agricole L&F	Up Aganea
Financa	Volkswagen FS
Luzaro	Volvo Finance
Maccorp	

INSURANCE

Allianz
AXA
Cardif
Kutxabank Seguros
Medicorasse
Mutua Madrileña
Nationale Nederlanden
Predica
Surne
Zurich

LAWYERS AND AUDITORS

Auren
CGAE
Colegio Registradores
Crowe
Danbury
Garrigues
Gómez-Acebo y Pombo
ICAM
I.C.J.C.E.
Marimón Abogados
PKF Attest

ESIS and SGIIC

Abante Asesores	AXA IM	Hermes FM	PKF Attest CM
Acacia	B&H Capital	Horos	Plusvalue
Actyus PE	BME	IG Markets	Riva y García
Adepa	Brightgate	Indexa Capital	Rolnik
Alaluz Capital	Campion Capital	JP Morgan	RSR Inversión
Alantra	Capital Strategies	Key Capital Partners	Selinca
Alos Intermediación	Cartesio	Kersio AV	Sinergia Advisors
Alhambra Partners	Cobas	London & Capital	Solventis
Altamar	Envalor	Magallanes	Trea Capital
Alterna Inversiones	Fineco	Metagestión	UBP Gestión
Amchor IS	Finletic Capital	Nao AM	Valentum
Amistra	GBS	Neo Capital	Value Tree
Amundi	Gesuris	Nervión	Varianza Gestión
Arcano Partners	Gesprofit	Norbolsa	Vicandi EAF
Audentia	Global Soc.Investm.	Nobangest	Welcome AM
Augustus Capital	Grantia Capital	Oriente Capital	Zubi Capital
Azora Gestión	GVC Gaesco	Pativalor	360 Cora

VENTURE CAPITAL

Abe Capital	Endurance	Invivo Capital	Sunco Capital
Albia Capital	Eolia Renovables	Kibo Ventures	Talde Gestión
All Iron Ventures	Frontier Renewables	MCH PE Invest.	Torreal
Asterion	Gestión Capital	Nazca Capital	Ysios Capital Partners
Avior Capital	Riesgo PV	Nexus-Iberia	White Summit Cap.
Bewater	Healthequity	Oquendo	4Founders Capital
Embarcadero Capital	Impar Capital	Seed Capital	

REAL ESTATE

Aguirre Newman	Cogress Glob. Prop.
Ahorro Familiar	Inv. Green Rock
Alokabide	Knight Frank
Altarea	Freo
Allegra	Neinor Homes
ANFI	Qipert
AXA Reim	Sareb
Avintia	Sarkis
Azora	Sepides Inmobiliaria
BGO Stella	Visesa

GAMBLING

Codere	Ekasa/Reta	Sisal
Conei	Picmatic	Suertia
Egasa-Luckia	Selae	

OTHERS

Alcaliber	Lyrsa	Siemens
Alter Domus	Mahou-San	Gamesa
Christie's	Miguel	Suárez
Citco	Másmóvil	Typsa
Ingesport-Go Fit RACE		Viscofan

Work team



Sergio Salcines
MANAGING
PARTNER



Cecilia Carrasco
PARTNER



Fátima Parada
DIRECTOR



Arantza Fernández
DIRECTOR



Máximo Tamayo
MANAGER



Sergio Salcines

MANAGING PARTNER

Sergio has more than 20 years of experience in Compliance, is registered in the TSJ list of Judicial Experts in Compliance and has the International Certification of Compliance Officer of the IOC.

He is the founder of Informa Consulting.

He is registered in the Sepblac as an external expert, having signed more than 1,000 reports in recent years.

He is the Chairman of the Advisory Board of the Institute of Compliance Officers (IOC) and a member of the Commission for the Prevention of Money Laundering of the General Council of Spanish Lawyers (Consejo General de la Abogacía Española).

He is a practising Auditor - Chartered Accountant (registered in the ROAC under no. 20130). Insolvency Administrator - Judicial Expert.

He is also a member of the the Institute of Directors, the Institute of Chartered Accountants of Spain, etc.

He holds an excellent relationship with legislative and supervisory bodies (Treasury, Bank of Spain, CNMV, DGS, Spanish Data Protection Agency, Sepblac...), holding regular meetings to contrast experiences in the field of regulatory compliance.

He is a trainer and regular speaker on Regulatory Compliance and teacher on the subject "Management control deepening" at the Commercial University of Deusto.

He holds a degree in Economics and Business Administration from the Commercial University of Deusto. He has a research degree in Accounting and Advanced Management from the same University and completed his training with a Master in Advanced Management (MEGA) at the same University.

Previously, he developed his professional career at Arthur Andersen (now Deloitte) where he reached the position of manager within the financial sector.

He speaks Spanish and English.

Cecilia Carrasco

PARTNER

Cecilia has more than 17 years of experience in the field of Regulatory Compliance, is registered in the TSJ list of Judicial Experts in Compliance and has the IOC International Compliance Officer Certification.

She is a specialist in securities market regulations and the prevention of money laundering and terrorism financing.

She is responsible for the Internal Audit function in more than 75 entities supervised by the Spanish Securities Market Commission (CNMV).

She is registered in the Sepblac as an external expert, having signed more than 200 reports in recent years. She leads reviews on the prevention of money laundering. She has led more than 600 anti-money laundering reviews in leading entities in the market.

She has extensive experience in defining and reviewing the business processes of financial institutions and investment services companies with the aim of detecting risks, assessing controls and determining recommendations and improvement plans.

She teaches a multitude of courses on different subjects related to Regulatory Compliance.

She actively participates in events and seminars related to Regulatory Compliance.

She holds a degree in Economics and Business Administration from the Commercial University of Deusto.

Previously, she developed her professional career at Arthur Andersen (now Deloitte) where she reached the position of senior consultant within the financial sector and at the multinational automotive group IAC Group as Financial Controller.

She speaks Spanish and English.



Fátima Parada

DIRECTOR



Fátima has more than 12 years of experience in Regulatory Compliance, is registered in the list of the TSJ of Judicial Experts in Compliance and has the International Certification of Compliance Officer of the IOC.

She is a specialist in the prevention of money laundering and the financing of terrorism and the criminal liability of legal persons.

She is the Head of the Madrid office.

She leads auditing works in various areas of compliance, such as external expert reports on the prevention of money laundering, reviews of the criminal risk prevention model, etc. She has led projects in the prevention of money laundering for more than 400 leading entities in the market in recent years.

She leads and participates in projects for the development and implementation of policies and procedures related to different matters within the field of Regulatory Compliance, including the design and implementation of the prevention circuit of Orange Bank, the money laundering prevention diagnosis of Mahou and the review of the Criminal Risk Prevention Model of Wizink.

She regularly gives training courses on Regulatory Compliance, including training for Boards of Directors and Management Committees, and participates in seminars at national and international level related to Regulatory Compliance.

She holds a degree in Economics and Business Administration from the University of the Basque Country.

Previously, she developed her professional career in the Financial Department of the Guggenheim Museum Bilbao and in the company Servicios Generales de Gestión, a member of the Deloitte International Organisation, assuming administrative, financial, accounting and human resources management functions.

She speaks Spanish, French, English and Galician.

Arantza Fernández

DIRECTOR

Arantza has more than 17 years of experience in Regulatory Compliance and holds the IOC International Compliance Officer Certification.

She is a specialist in the prevention of money laundering and the financing of terrorism and the criminal liability of legal persons.

She is the Head of the Bilbao office and the Training Department.

She leads and participates in projects for the development and implementation of protocols, policies and procedures related to different matters within the field of Regulatory Compliance, including her leadership in the design of Sareb's Criminal Risk Prevention Model, the preparation of Siemens Gamesa's Compliance Manual and the preparation of Non-Financial Information Statements.

She manages auditing work in various areas of Regulatory Compliance, such as external expert reports on the prevention of money laundering, reviews of the criminal risk prevention model, etc. She has led more than 400 anti-money laundering and terrorism financing reviews of leading companies in the market in recent years, such as the BNP Group and the Axa Group.

She teaches many training courses on Regulatory Compliance and has developed the course for the IOC certification.

She holds a degree in Economics and Business Administration from the Commercial University of Deusto and completed her training with a Master's Degree in Management Skills and IT Tools.

Previously, she developed her professional career in Eroski in the Logistic Department and in Dominion in the Internal Audit Department.

She speaks Spanish, English and Basque.

Máximo Tamayo

MANAGER

Máximo has more than 20 years of experience in Regulatory Compliance and holds the IOC International Compliance Officer Certification.

He is a specialist in data protection, with a mixed profile, combining extensive legal and technical knowledge.

He is certified by CISA (Certified Information Systems Auditor) and holds a degree in Computer Engineering from the University of Deusto.

He is a Data Protection Officer certified by the Spanish Association for Quality in accordance with the scheme of the Spanish Data Protection Agency. He has been the Data Protection Officer for more than 10 leading entities, including the Evo Banco Group, Surne and the Abante Asesores Group.

Throughout his extensive career, he has carried out auditing and consultancy activities in data protection matters in leading entities in the market such as BME and BNP Paribas and has carried out training in data protection and cybersecurity.

He is a member of APEP (Spanish Professional Privacy Association) and Pribatua, of which he was a board member at its foundation. He participates in national and international seminars related to data protection and is a regular contributor to the quarterly bulletin and Newsletters published by Informa Consulting.

Previously, he has been Internal Auditor of Information Systems in the financial and insurance sector. In Banco Santander he reached the position of team leader developing projects in the international field. Subsequently, he has been responsible for the audit of information systems both in Banco Urquijo, where he led projects with subcontracted personnel and in Mutua Madrileña.

He speaks Spanish and English.

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