

## **SEVINJ NOVRUZOVA**

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**Profession:** *Lawyer (PhD at Law)*

**Date of birth:** *March 11, 1985*

**Nationality:** *Azerbaijan*

**Marital Status:** *Married*

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### **Education:**

**2020** **ISO ABMS 37001 Certified Auditor**

**2012- 2021** **PhD on Commercial Law**

Selcuk University, Turkey

*Dissertation:* Bank's duty of care in electronic banking

**2005 – 2009** **Master's degree in International Private Law,**

Ankara State University, Turkey

*(master thesis:* International Commercial Arbitration in Russian Federation/ rated: *summa cum laude*)

**Oct – Dec 2018** ***Legal Research in Contract law (Financial Leasing Transactions)***

UNIDROIT, Rome, Italy

**2001 - 2005** **Bachelor's degree in Law (*diploma with honour in Law*)**

Baku State University, Azerbaijan.

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### **Areas of Interest:**

International Private Law; International Commercial Arbitration; Investment Law; Contract Law; Lease and Financial Lease Transactions, Banking Law (Anti-Money Laundering and Combating Financing Terrorism (AML/CFT), Compliance, FATCA/CRS, Anti-fraud), Business Ethics

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## **Employment Record:**

**From February 2022 – present** – *Lecturer on Business Ethics and Social Sustainability (MBA)/Legal and Ethical Environment of Business (bachelor degree) Khazar University*

**From November 2021- present** – *Head of Ethics and Compliance Section, Azercell Telecom LLC*

**From June 2019 to November 2021** - *Group Ethics and Compliance Officer at the Nobel Oil Services (UK) Azerbaijan*

**From January 2019 to June 2019**

*Head of AML and Compliance Unit, VTB Bank Azerbaijan OJSC.*

**From January 2018- to January 2019**

*Head of Compliance Unit, VTB Bank Azerbaijan OJSC.*

**From August 2017 to January 2018**

*Head of AML Division (to be in charge of AML/CFT, FATCA/CRS, Anti-Fraud), Demirbank OJSC*

**From December 2016 to August 2017**

*Lawyer, ASANPAY, Innovation Center of ASAN*

**From August 2016 to December 2016**

*Leading specialist on legal matters of Consumer Rights Protection Unit, Yapikredi Bank Azerbaijan CJSC*

**From December 2014 to August 2016**

*Compliance Officer at the Compliance and Internal Control Department of the Yapikredi Bank Azerbaijan CJSC*

**From May 2013 to December 2014**

*Senior Specialist (compliance officer) at the Compliance (AML/CFT) Office of the Yapikredi Bank Azerbaijan CJSC*

**From July 2013 to present** – *Project Manager of the AML/CFT software (SironAML/KYC/EMBARGO) by Tonbeller at the Yapikredi Bank Azerbaijan JSC*

**From July 2013 to August** – *Senior Specialist at the Internal Control Department of the Yapikredi Bank Azerbaijan CJSC*

**Essential Functions as compliance officer:**

- Ensures that company fully complies with its oil and gas/banking regulatory obligations.
- Oversees the design and scheduling of all compliance audits.
- Ensures that internal controls are capable of preventing or detecting significant instances or patterns of illegal, unethical or improper conduct by employees and contractors (vendor and clients).
- Uses empirical evidence and/or data to evaluate factual findings, performs root cause analyses and assists with corrective actions and issue resolution.
- Works with Human Resources and other departments to create and implement incentive programs that comply with applicable law and encourage compliant behavior by incentivized employees.
- Works with the Legal Department to ensure that contracts, including physician contracts, contain necessary language to comply with applicable laws and regulations.
- Ensures that the company's disclosure program remains current and adequate to meet the demands of the Company.
- Analyzes data and reports to identify recurring issues and compliance trends. Uses such data to develop a dynamic dashboard/scorecard of compliance metrics for internal stakeholders. Updates dashboard/scorecard on a monthly basis or more frequently based on significant new developments.
- Assists with oversight of the Company's Privacy program to ensure the Company maintains confidentiality of all information related to patients, employees, integrity issues, audits and other information.
- Ensures that all compliance inquiries and reports are promptly assessed, effectively investigated and timely concluded.
- Works with the Company's finance representatives to ensure that any necessary credit or payback identified during the course of an investigation is issued promptly.
- Interacts with state regulatory agencies regarding the Company's compliance initiatives.
- Works in collaboration with the Legal Department to ensure that compliance concerns and initiatives are fully addressed.
- Assists with identification generally of the compliance training needs of the workforce; create and deploy training activities designed to help employees

complete their duties in a compliant manner and to foster a culture of compliance within the organization.

- Assists with the supervision of the Company's required annual compliance training.
- To determine strategic and tactical priorities for the compliance and ethics program.

**From May 2012 to October 2012** - *Senior Specialist at the International Cooperation Department of the Financial Monitoring Service under the Central Bank of the Republic of Azerbaijan (for more information visit: [www.fiu.az](http://www.fiu.az) )*

**From October 2011 to October 2012** – *Coordinator/Expert of e-Learning portal on AML/CFT at the Financial Monitoring Service under the Central Bank of the Republic of Azerbaijan in cooperation with USAID/ACT Project. (<http://login.elearning.fiu.az/>)*

**From May 2010 to May 2012** - *Senior Legal Advisor at the Legal and Methodology Department of the Financial Monitoring Service under the Central Bank of the Republic of Azerbaijan (for more information visit: [www.fiu.az](http://www.fiu.az) )*

**From July to August, 2008** – *Scientific Researcher of the Center for Strategic Studies under the President of the Republic of Azerbaijan.*

**From February to July, 2008**

- *Legal Consultant of Intellect Holding;*
- *Legal Counsel of Azerbaijan International Commercial Arbitration Court*

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### **Academic career**

**From February 2018 to present** - *Lecturer on Business and Economic Law at the Khazar University, School of Economics and Management (for the english speaking group)*

**From September 2017 to present** - *Lecturer on Internet Law, Electronic Commerce at the Baku State University, Law Faculty (for the english speaking group)*

**From February 2010 to 2013**

- *Lecturer on commercial law at the Special Talented Group within Azerbaijan State Economic University.*
- *Lecturer on Business Law and Ethics at the MBA of Azerbaijan State Economic University (for the english speaking group).*

**From May 2013 to 2016**

- *Lecturer on AML/CFT e-learning courses at the Yapikredi Bank Academy*

**From February to June 2009**

- *Legal Consultant at the Bona Mente Consulting Law Office*
- *Senior Trainer for Programme on “English Course for Lawyers” at the Bona Mente Consulting Law Office*

**Trainings, Courses, Conferences, Seminars, Workshops**

- *24-25 July 2019 - Effective Communication held by BP expert Rashad Bayramov, Baku, Azerbaijan*
- *04 July 2019 - Mckinsey Bootcamp on Problem Solving, Baku, Azerbaijan*
- *29-30 November 2018 - Coordination Commission meeting on AML/CFT and compliance (internal control) of compliance officers VTB Group, Frankfurt, Germany*
- *24-25 May 2018 - Coordination Commission meeting on AML/CFT and compliance (internal control) of compliance officers VTB Group, Moscow, Russia*
- *06 May 2018 - Excellent Pedagog seminar organized by CIBS*
- *26 April 2018 - FATCA/CRS standards: practical issues organized by ABA in cooperation with Deloitte, Baku office, Azerbaijan.*
- *13 March 2018 - Financial Crime Compliance organized by BAFT, Baku, Azerbaijan*
- *14 December 2017 - Conference on Human Rights Matters organized by Baku State University, Baku, Azerbaijan.*
- *05 December 2017 - KPMG Seminar on Common Reporting Standard (CRS), Baku, Azerbaijan.*
- *23-24 November 2017 - 2nd Banking Forum organized by Azerbaijan Banks Association jointly with the Center for Analysis of Economic Reforms and*

*Communication and Financial Markets Supervision Chamber, Baku, Azerbaijan.*

- *22 September 2017 - KPMG Seminar on “Transfer pricing and International taxation” organized together with Thomson Reuters, Baku, Azerbaijan.*
- *26 May 2017 - Conference on Cybersecurity of Banks and Financial Markets organized by Azerbaijan Bankers Association, Baku, Azerbaijan.*
- *05 February 2015 – Seminar on Security of the internet banking organized by Azerbaijan Bankers Association in cooperation with Tonbeller, Baku, Azerbaijan*
- *June 2014 – Secondment at the Yapikredi Bank Turkey at the Internal Control and Compliance Department.*
- *July 2013 – Audit Day organized by Yapikredi Bank Turkey and Unicredit Italy, Istanbul, Turkey*
- *12-14 June 2012 - IV Meeting of the Conference of the Parties under the Council of Europe Convention on Laundering, Search, Seizure and Confiscation of the Proceeds from Crime and on the Financing of Terrorism (C198-COP), Council of Europe, Strasbourg, France*
- *12&13 January 2012 – Financial Investigative Techniques (Case Study) organized by Financial Monitoring Service and The Department of the Treasury, Baku Azerbaijan*
- *13-16 December 2011 - 37<sup>th</sup> MONEYVAL (Council of Europe) Plenary Meeting, Strasbourg, France*
- *May-October 2011 – CAMS Examination Preparation Online Training Course organized by ACAMS.*
- *05-07 October 2011 – Trade Facilitation Forum organized by EBRD, Istanbul, Turkey*
- *05-07 June 2011 - the 7th Annual ACAMS Anti-Money Laundering & Counter-Terrorism Conference, Amsterdam, the Netherland*
- *09 May 2011 – Meeting the Working Group on Terrorist Financing and Money Laundering (WGTM) on New Payment Methods (NPM), FATF, Paris, France*
- *08 May 2011 - FATF Expert Group Meeting A (EGA), Paris, France*
- *07-08 March 2011 - Third Meeting of the Conference of the Parties under the Council of Europe Convention on Laundering, Search, Seizure and Confiscation of the Proceeds from Crime and on the Financing of Terrorism (C198-COP), Council of Europe, Strasbourg, France*
- *21-25 February 2011 – Financial Analysis Techniques Course organized by Financial Monitoring Service and The Department of the Treasury, Baku Azerbaijan*
- *17-18 February 2011 - First Regional AML/CFT Conference, Baku, Republic of Azerbaijan*
- *06-10 December 2010 – 34<sup>th</sup> MONEYVAL (Council of Europe) Plenary*

*Meeting, Strasbourg, France*

- *25-26 October 2010 – AMLP Forum Annual Seminar VI on Money Laundering, London, UK*
- *29-30 April 2010 - Conference on Contemporary Problems of Azerbaijani Law held in Kafkaz University with the cooperation of Baku State University, Baku, Azerbaijan. I attended as a speaker under the title of “The Need for Adoption of Leasing Law in the Azerbaijan Republic with the Reference to the UNIDROIT Model Law on Leasing”*
- *24 September - 04 November/2009 - Course in Legal Writing in English held by Jessica Hayden, ABA/ROLI, Baku, Azerbaijan*
- *11 July 2009 - 1 day Seminar on “Contemporary Problems of Contract Law” held by ABA-CEELI and US AID within the framework of Continuing Legal Education Program, Baku, Azerbaijan.*
- *28 February 2009 – 1 day Seminar on “Applications to European Court on Human Rights (with a special focus on freedom of expression)”, held by ABA-CEELI and US AID within the framework of Continuing Legal Education Program, Baku, Azerbaijan.*
- *February 2009 – 1 day Seminar on “Alternative Dispute Resolution”, held by ABA-CEELI and US AID within the framework of Continuing Legal Education Program, Baku, Azerbaijan.*
- *01 October – 17 December/2008 - Scholarship for Legal Research funded by the UK Foundation for International Uniform Law, at the International Institute for the Unification of Private Law (UNIDROIT), Rome, Italy.*
- *10-13 November, 2008 - Joint Session of the UNIDROIT General Assembly and UNIDROIT Committee of Governmental Experts for the Finalisation and Adoption of A Model Law on Leasing at F.A.O. Headquarters, Rome Italy.*
- *08-09 May, 2008 – The Symposium on International Advertising Law, held by the Comparative Law Center of Istanbul University in cooperation with Dogan Media Holding, Istanbul, Turkey.*
- *12 May, 2008 – The Symposium on newly adopted Law on International Private and Procedural Law of Turkey Republic, held by the Comparative Law Center of Istanbul University, Istanbul, Turkey.*
- *August, 2008 – 2 days seminar on Islamic Law as a part of the world legal legacy: history, modernity (with special emphasise on Azerbaijan's historical peculiarities), held by ABA-CEELI and US AID within the framework of Continuing Legal Education Program, Baku, Azerbaijan.*
- *24 June, 2008 - The Seminar on the Recognition and Enforcement of Foreign Arbitral Awards and Foreign Judgements, held by ABA-CEELI and US AID within the framework of Continuing Legal Education Program, Baku, Azerbaijan.*
- *September, 2008 – The Seminar on Intellectual Property Law, held by ABA-*

*CEELI and US AID within the framework of Continuing Legal Education Program, Baku, Azerbaijan.*

- 21 June, 2008 – *The Seminar on International Contracts, held by ABA-CEELI and US AID within the framework of Continuing Legal Education Program, Baku, Azerbaijan.*
- 22 February, 2008 – *The Training Course on Working with Legislation/Codes, held by ABA-CEELI and US AID within the framework of Continuing Legal Education Program, Baku, Azerbaijan.*
- 24-25 September, 2007 - *The Training Course on Inherited Rights, held by ABA-CEELI and US AID within the framework of Continuing Legal Education Program, Baku, Azerbaijan.*
- 29-30 August, 2007 – *The Training Course on International Arbitration, held by ABA-CEELI and US AID within the framework of Continuing Legal Education Program, Baku, Azerbaijan.*
- 19-23 October, 2005 – *The Legal Training Center within the Ministry of Justice of Azerbaijan Republic, The Course of Speciality, Baku, Azerbaijan.*
- 04-15 September, 2005 – *The Training Course on Human Rights, administrated by Azerbaijan Young Lawyers' Union in cooperation with Lund University, Gabala, Azerbaijan.*
- 05 January – 10 May, 2005 – *The Course on Toefl, held by American Council, Baku, Azerbaijan.*
- May – September, 2005 – *Internship Programme at the United Nations High Commissioner for Refugees (UNHCR), Baku, Azerbaijan.*
- December, 2004 -April, 2005 – *The Training Course on Gender Issues, held by Gender journal in cooperation with the Baku Office of OSCE, Baku, Azerbaijan.*
- 02 October – 04 December, 2004 – *The Training Course on Refugee Law, held by Azerbaijan Young Lawyers' Union, in cooperation with the Baku Branch of UNHCR, Baku, Azerbaijan.*

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**List of publications:**

- Chief-editor of e-learning portal on AML/CFT for Yapikredi Bank Azerbaijan
- The Need for Modernising the Legal Framework for Leasing Transactions in Azerbaijan with Reference to the UNIDROIT Model Law on Leasing, *Collection of articles devoted to II International Law Conference by Kafkaz University, Baku 2010.*
- Unclear targets - PEPs, *Money Laundering Bulletin. September-London-2011,*



- Chief-editor of e-learning portal on AML/CFT for Financial Monitoring Service of the Central Bank of the Republic of Azerbaijan.
- Co-editor of several information bulletins and reports of Financial Monitoring Service of the Central Bank of the Republic of Azerbaijan.
- How FATF rules the World via Newly Revised International Standards on Combating Money Laundering and the Financing of Terrorism and Proliferation (International Conference on Legal Problems by Kafkaz University on 27 April 2013).
- International AML regime of hedge fund (*pending* for TUBITAK publications).

### **Membership:**

*The member of Azerbaijan Ethics and Compliance Network (2019 to present)*

*The member of AMCHAM Legal and Compliance Working Group (2019 to present)*

*Legal expert of FATF New Payment Methods based in Paris (2011-2012)*

*The member of Association of Certified Anti-Money Laundering Specialists (2011-2012)*

*The member of AML and Compliance Working Group at the Azerbaijan Banks Association (2016-2019)*

*The member of Coordination Commission on AML/CFT and compliance at the VTB Group (2018-2019)*

### **Languages**

**Azerbaijan** (*mother tongue*)

**Russian** (*advance*)

**English** (*advance*)

**Turkish** (*advance*)

**German** (*intermediate*)

### **Computer skills:**

*Windows XP, MS Office, Internet Explorer*

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**References are available upon request.**