# Head of Risk & Governance

DPM Financial Services has spent nearly 60 years doing one thing exceptionally well — helping Australia's medical professionals build financial security at every stage of their career. From interns taking their first steps to specialists planning their exit, DPM is the trusted partner doctors turn to for integrated, expert advice.

As we continue to grow, we're looking for an experienced Head of Risk & Governance to help shape the foundations that support our success. This is a unique opportunity to influence the future of a multi-disciplinary financial services business, ensuring our governance, compliance and risk frameworks not only protect the business but enable sustainable growth.

We're seeking a confident and commercially minded leader who understands that great governance isn't about saying "no", it's about creating the confidence and controls that allow a business to grow responsibly.

## About the role

Reporting directly to the CEO, you'll lead DPM's governance, risk, and compliance function across the entire business including, Wealth & Insurance, Lending, Tax and SMSF services.

As a Responsible Manager of our AFSL, you'll provide independent oversight and assurance across the business, ensuring we meet our regulatory obligations while supporting strategic objectives. You'll work closely with the Executive Team, Board, regulators, and external advisers to strengthen governance practices and drive continuous improvement.

This is a highly influential role with broad scope, visibility, and the opportunity to make a meaningful impact. We will consider strong applicants, looking for a part time opportunity.

## What you'll do

- Lead and continuously improve DPM's governance, compliance, and risk management frameworks across the organisation
- Act as a Responsible Manager on the AFSL, providing oversight and assurance that the business meets its regulatory obligations
- Monitor legislative and regulatory developments, assessing impacts and driving implementation across the business
- Champion a strong risk and compliance culture that supports both client outcomes and commercial success
- Oversee complaints handling and internal dispute resolution processes, ensuring timely resolution and continuous improvement
- Manage compliance monitoring activities, audits, file reviews, and remediation programs across Wealth, Insurance, Lending, Tax and SMSF services.
- Lead policy development and governance frameworks, ensuring they remain current, practical, and aligned with regulatory requirements
- Maintain and enhance business continuity, disaster recovery, and enterprise risk management framework

- Provide governance oversight of commercial contracts, professional indemnity insurance, and corporate insurance programs
- Deliver clear, insightful reporting to the CEO and Board, helping inform strategic decision making and priorities

*The full position description on the next page*

## Who we're looking for

- Significant experience in governance, compliance, risk or regulatory leadership within financial services
- Experience operating as, or working closely with, an AFSL Responsible Manager
- A proven ability to build and maintain effective governance frameworks in complex professional services or financial services environments
- Experienced leading audits, compliance monitoring, complaints management, policy development, and risk management programs
- Strong stakeholder management skills with the confidence to influence, challenge, and advise senior leaders
- Exceptional analytical skills, sound judgement, and the ability to balance regulatory requirements with commercial realities
- A continuous improvement mindset, with a passion for building efficient, scalable, and practical governance processes
- Experiences across Wealth, Insurance, Lending, Tax or SMSF environments will be highly regarded

## Why join us

- A strategic role with genuine influence across the organisation
- The opportunity to shape governance and risk practices in a growing, purpose driven business
- A collaborative leadership team that values integrity, transparency, and good decision making
- The ability to make a tangible impact on the quality, sustainability, and success of the business
- A supportive and values driven culture focused on helping clients achieve better financial outcomes

## Apply

If you're looking for an opportunity to combine your governance expertise with strategic influence and meaningful impact, we'd love to hear from you.

Please submit your CV and a brief cover letter outlining your experience and what attracts you to this opportunity.

*Applications will be treated with complete confidentiality.*

# Head of Risk & Governance

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|---|---|
| Division: | Risk & Governance |
| Department: | Risk & Governance |
| Manager/ Team Leader: | CEO |
| Position description review: | June 2026 |

## Purpose

The Head of Risk & Governance is responsible for establishing, maintaining, and continuously improving the organisation's governance, compliance, and risk frameworks.

As DPM pursues its growth ambitions, the Head of Risk & Governance is responsible for building and maintaining a compliance framework that is the foundation for sustainable growth protecting clients, the business, and its licence to operate, while enabling the commercial outcomes the business is targeting.

This role provides independent oversight of regulatory obligations and business practices across Wealth & Insurance, Lending, Tax and SMSF. Acting as a designated Responsible Manager for the AFSL, the role ensures the business operates in accordance with legislative requirements while providing independent assurance to the CEO and Board.

## What does success look like for this role?

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|---|---|
| Regulatory Compliance | Full compliance with AFSL, ACL, APRA and Tax Practice regulatory obligations |
| Complaints & Internal Dispute Resolution (IDR) | Timely resolution of complaints; high-quality client outcomes; accurate IDR reporting |
| Audit & File Reviews | Clean audit outcomes; consistent quality across file reviews; identified issues remediated promptly |
| Policy Framework | Policies current, effective, and aligned to legislative requirements; embedded across the business |
| Risk & Governance | Effective Business Continuity /Disaster Recovery readiness; reduction in repeat breaches; proactive identification and mitigation of emerging risks |

## Responsibilities

Governance, Compliance & Regulatory Oversight

- Maintain and enhance the corporate governance framework across AFSL, ACL, and Tax Practice operations
- Act as a Responsible Manager on the AFSL, ensuring organisational competence and regulatory compliance
- Monitor and interpret legislative and regulatory changes, assessing impacts and leading implementation across the business
- Provide independent oversight of compliance across Wealth, Insurance, Lending, Tax and SMSF functions
- Lead the development, implementation and oversight of the organisation's data governance framework, ensuring data quality, integrity, security and compliance with relevant regulatory requirements across all risk-related data assets.
- Review of marketing content/campaigns to ensure compliance.

Registers & Compliance Monitoring

Oversee the management, accuracy, and reporting of key compliance registers. For example:

- Complaints register
- Breach and incident (including reportable situations) register
- Training and competency register

Analyse trends and ensure appropriate escalation, remediation, and reporting.

Complaints Handling & Internal Dispute Resolution (IDR)

- Oversee end-to-end complaints handling framework in accordance with ASIC RG271
- Ensure timely resolution, appropriate escalation, and high-quality client outcomes
- Manage IDR reporting, analytics, and regulatory submissions
- Identify systemic issues and drive continuous improvement

Audit, Monitoring & File Reviews

AFSL Audits:

- Manage the AFSL audit program including file audits and financial compliance

ACL Audit Monitoring:

- Coordinate ACL monitoring activities to ensure responsible lending compliance

Internal File Reviews:

- Oversee file reviews across Wealth and Insurance advice
- Identify compliance risks, trends, and improvement opportunities

Policy Framework

- Lead policy review, development, and implementation across governance and compliance frameworks
- Ensure policies remain current, effective, and aligned to legislative requirements
- Drive awareness and adoption of policies across the business

Risk Management & Business Continuity

- Maintain and test Business Continuity Plan (BCP) and Disaster Recovery (DR) frameworks
- Identify emerging risks and ensure appropriate mitigation strategies
- Support enterprise risk management practices

Professional Indemnity & Insurance

- Manage Professional Indemnity (PI) insurance and all corporate insurance policies
- Coordinate insurance renewals and claims where required

Commercial Contracts

- Review and provide governance oversight of commercial contracts and agreements
- Identify and mitigate legal, compliance, and operational risks in contractual arrangements
- Liaise with legal advisors where required

External Relationships

- Manage relationships with external compliance advisors and coordinate external audits and reviews
- Act as a liaison with ASIC, AFCA and other regulators as required
- Coordinate regulatory engagement and submissions

Reporting

Prepare regular governance and compliance reports for the CEO and Board (if applicable), including:

- Breaches and incidents
- Complaints and IDR performance
- Audit outcomes
- Risk insights

Provide recommendations and actionable insights to support informed decision-making.

Continuous Improvement

- Promote a strong risk and compliance culture across the organisation
- Drive improvements in systems, controls, and governance processes
- Embed best practice governance aligned with regulatory expectations

## Qualifications, Skills & Experience

Essential:

- Significant experience in governance, compliance, or risk within financial services
- Strong knowledge of: AFSL obligations (Corporations Act), ACL (NCCP Act) requirements, and RG271 (IDR) and other ASIC guidance
- Experience as or working closely with an AFSL Responsible Manager

- Demonstrated experience in complaints handling frameworks, policy development and review, and audit and file review processes

Highly Regarded:

- Experience across Wealth, Insurance, Lending, and Tax Practice environments
- Experience managing commercial contracts
- Experience engaging with external compliance providers
- Relevant Bachelor degree in Law, Business, Finance, or a related discipline

## Key Competencies

- Integrity and independence
- Strong analytical and risk assessment capability
- High attention to detail
- Ability to influence and challenge senior stakeholders
- Strong communication and reporting skills
- Commercial awareness alongside regulatory discipline