



📍 Rosebud, Victoria

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EDUCATION

Bachelor of Business -
Financial Planning
(Distinction)

Professional Skills

Risk Management
Controls Management
Compliance Management
Wealth Management
Investment Strategies

Interpersonal Skills

Communication
Analytical
Problem Solving
Negotiation
Leadership
Relationship Management

Hobbies & Other

Basketball
VJBL Coach
Running

Michael Loney

As a wealth and risk management professional with extensive experience in financial services, I bring expertise in wealth management, governance, risk and controls. My Bachelor of Business majoring in Financial Planning and strong communication skills ensure effective financial oversight. As a current player and parent of two children who have progressed through the club's VJBL and into the Youth League programs, I have a strong personal connection to the club and understand the needs and priorities of its members at all levels. I look forward to applying my financial expertise to support the club's growth as treasurer.

PROFESSIONAL EMPLOYMENT

Dec 2019 – Present Risk and Control Manager – Commonwealth Bank

- Multiple roles held across various business units for the largest bank in Australia, including key risk partner for Wealth Management, Chief Controls Office, Business Home Lending and Small Business Banking.
- Effective communicating with and influencing senior stakeholders to ensure key business outcomes are achieved within risk and compliance requirements.
- Co-ordination and assessment of major change initiatives to ensure change is delivered safely and all risk and compliance requirements are met.
- Analysis and identification of emerging risks through the development and monitoring of risks and controls.
- Identification and rectification of business control gaps and weaknesses as well as regular control testing and assessment.
- End to End Management of risk incidents, including privacy and conduct errors.
- Thematic reviews of risk and control environment.
- Business control management, including identifying gaps and building tactical and strategic solutions to ensure business outcomes are met within risk appetite.
- Preparation and presentation of risk papers to senior management for consideration and decisions.

Nov 2016 – Dec 2019 Financial Planner – Commonwealth Bank

- Preparation of business plans including regular reporting and forecasting to ensure business targets were met.
- Consultation, research and implementation of financial planning strategies, including wealth generation and distribution, retirement planning and tax minimisation.
- Relationship building with internal / external clients and key stakeholders.
- Oversight of investments and proactive management of client funds to ensure they remain appropriate to changing circumstances.
- Liaising with planning support staff to ensure research and documentation is compliant and completed in a timely and efficient manner.