

Naa'im Sajjad

📍 Vilnius, Lithuania ✉ hello@naaimsajjad.com ☎ +37066910382 🌐 naaimsajjad.com

SUMMARY

Experienced AML & Compliance professional with 8+ years in the crypto/fintech industry and 4+ years in leadership roles across multiple jurisdictions including Lithuania, Estonia, Canada, Poland, Australia, and the UK. Currently serving as MLRO at Sonic Trading UAB (Lithuania). Proven expertise in KYC, KYB, CDD, transaction monitoring, risk assessment, and policy drafting. CAMS-certified, with a strong track record in managing compliance frameworks, training teams, and supporting bank/exchange onboarding. Adept with tools like Sumsub, Elliptic, ComplyAdvantage, and Jumio.

EXPERIENCE

MLRO Sonic Trading UAB (Lithuania) <ul style="list-style-type: none">• Serve as appointed MLRO, leading AML/CTF efforts in line with Lithuanian regulations• Designed and implemented full AML compliance framework for the firm• Trained staff on regulatory obligations and AML processes• Maintained ongoing communication with the FNTT and supported audits• Led onboarding with financial institutions and crypto exchanges.	Oct 2024 – Present
AML Compliance Officer CoinClan OU (Estonia) / Digital Depot Inc. (Canada) <ul style="list-style-type: none">• Drafted, updated, and implemented AML/CFT policies and procedures• Participated in license renewals, internal audits, and regulator correspondence• Conducted KYC, KYB, EDD, transaction monitoring, and risk scoring• Filed STRS/SMRs in respective jurisdictions.	May 2022 – Present
KYC Analyst E-Dome Ltd (UK) <ul style="list-style-type: none">• Conducted KYC due diligence, document verification, and onboarding screening• Streamlined CIP processes, cutting onboarding time by 50%• Managed risk scoring and PEP/sanctions screening.	Jul 2019 – Apr 2020
Founder & Director Bfinity.io <ul style="list-style-type: none">• Assisted clients with crypto recovery and fraud resolution• Conducted blockchain investigations and provided regulatory support• Developed SOPs and best practices for technical and compliance processes• Successfully recovered over \$1M in client assets.	Aug 2021 – Present

EDUCATION

Master's Degree – International Relations
University of Sargodha • 2020

Master's Degree – English Literature
University of Sargodha • 2018

Bachelor's Degrees – Education and Arts

CERTIFICATIONS

CAMS
May 2023

ICA Certificate in Compliance
Nov 2022

• Travel Rule & Transaction Monitoring – Sumsub Other specialized AML compliance training via ACAMS.

SKILLS

Regulatory Compliance (EU, Canada, AU, Poland, UK)

KYC / KYB / CDD / EDD / Risk Assessment

STR/SMR Reporting (FNTT, AUSTRAC, FINTRAC, GIIF)

Compliance Training & Team Leadership

AML Program Design & Internal Audits Policy Drafting & License Renewals English - Fluent Urdu - Native

Bank & Exchange Onboarding Tools: Sumsub, Jumio, ComplyAdvantage, Elliptic, Platforma365