

# BEATA PAXFORD

Senior Legal Counsel | Commercial, Regulatory & Compliance | EU-qualified lawyer

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## PROFILE

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EU-qualified senior legal counsel with in-house experience across fintech, consumer finance, gaming and e-commerce. Advises management and business teams on regulatory compliance, financial crime prevention, corporate and employment matters, cross-border risk and disputes. Known for translating complex legal and regulatory requirements into practical guidance, internal procedures and training for operational teams. PhD in banking law, co-author of leading AML publications and lecturer on AML/fintech compliance.

## CORE STRENGTHS

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**In-house legal advisory:** Practical guidance to senior management, business teams and regulated entities

**Cross-border work:** Experience supporting matters across multiple European markets and jurisdictions

**Corporate & employment:** Corporate governance, shareholder meetings, employment contracts and terminations

**Regulatory & compliance:** AML, sanctions, KYC/KYB, PEP screening, internal procedures and monitoring

**Risk & disputes:** Regulatory examinations, authority-facing matters, litigation support and recovery cases

**Training & publications:** Staff training, seminars, conference speaking and bestselling AML commentary

## PROFESSIONAL EXPERIENCE

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### Head of Compliance Commission | Local Bar of Attorneys | 2025 - Present

Led compliance-related seminar planning, budgeting and professional education activity for the Bar.

Managed complaints concerning legal services provided to consumers, requiring balanced assessment of professional standards, client issues and procedural fairness.

Delivered AML legal training for financial-institution staff, covering Polish and EU AML rules, KYC, OSINT and related compliance obligations.

### General Counsel | Lend Tech Company | 2022 - 2026

Advised senior management on AML, fintech regulation and cross-jurisdictional compliance matters.

Led AML compliance strategy, client risk assessment processes and internal training across business teams.

Represented the company before authorities in AML matters, including litigation-related proceedings.

Coordinated external counsel and professional providers, including law firms and tax advisers.

Advised on employment and corporate matters, including shareholder meetings and governance questions.

### Regional Legal Counsel | Gaming / E-commerce Company | 2022

Oversaw regulatory compliance activity across 27 European markets, including AML and sanctions monitoring.

Managed relationships with regulators and external counsel on regional legal and compliance matters.

Implemented enhanced due diligence procedures and led risk assessment work for higher-risk clients.

Advised on employment issues including work permits, employment contracts, terminations and employment regulation in Germany, Poland and the Netherlands.

### **Regional Lead | FinTech / Consumer Finance Company | 2018 - 2022**

Developed and implemented AML compliance frameworks, internal procedures and KYC/KYB processes.

Led financial-crime prevention initiatives and advised on client-onboarding risk assessment.

Conducted staff training on AML obligations and represented the company before regulators.

Supported practical alignment between regulatory requirements, internal controls and business operations.

### **SELECTED ACHIEVEMENTS**

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Co-authored bestselling commentary on the Polish AML Act, including PEP management and risk assessment.

Built and delivered AML training programs for staff and financial-institution clients across jurisdictions.

Developed client risk assessment frameworks and internal compliance procedures for regulated businesses.

Successfully managed regulatory examinations and audits.

Recovered client funds in a complex AML-related matter.

Lecturer and speaker at fintech and AML seminars and conferences.

### **EDUCATION & PROFESSIONAL MEMBERSHIPS**

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PhD, Banking Law, University of Warsaw

Admitted to practice in Poland (EU)

Member, Warsaw Bar Association

Member, CCBE Committee

Member, Migration Committee (2021 - present)

### **LANGUAGES**

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**Fluent:** English, French, Polish   **Intermediate:** Russian   **Elementary:** German, Czech

### **SKILLS**

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Legal advisory; regulatory compliance; AML and financial crime prevention; KYC/KYB; risk assessment; policy and procedure development; compliance monitoring; employment matters; corporate governance; external counsel management; regulatory liaison; legal training; stakeholder management; fintech regulation; cross-border legal support.