



María de la Luz Gómez Rabasco

Senior associate

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Banking and Finance
Financial Regulation

Mari Luz Gómez is a senior associate in the Corporate/Commercial Law Department of Garrigues, in the Financial Regulation practice. An expert in the prevention of money laundering and terrorist financing (AML/CFT) and international financial sanctions, she has more than 9 years' experience in this specialist field, developing her professional career in the AML/CFT departments of international financial institutions, which gives her a practical approach to the provision of services.

He is dedicated to the assessment, design and implementation of prevention measures, risk diagnosis and comprehensive advice to the different financial and non-financial entities obliged to comply with prevention regulations. She also provides due diligence and support services to any economic agent to prevent the risk of incurring in operations related to money laundering or non-compliance with the international sanctions regime.

She collaborates as a lecturer and speaker at various institutions.

Experience

Mari Luz Gómez is a senior associate in the Corporate/Commercial Law Department of Garrigues, in the Financial-Regulatory area, where she joined in early 2020. Since joining Garrigues, she has participated in numerous authorisation processes for financial institutions, providing recurring advice to regulated entities and managing outsourcing projects for the application of customer due diligence measures, management of alerts, special analyses and compliance with reporting obligations. He has also provided legal advice and support in various AML/CFT inspection processes and sanctioning proceedings. Advice on the implementation and application of the new AML/CFT regulatory requirements is also one of the services he provides on an ongoing basis.

Until joining Garrigues as an expert in the prevention of money laundering and terrorist financing, she had been part of the consultancy firm Diagnóstico Riesgo Blanqueo since 2017, carrying out tasks relating to the assessment, design and implementation of prevention measures, money laundering risk diagnosis, recurring advice, management of support projects in client onboarding and analysis of suspicious transactions, external

expert reports, internal auditing and the delivery of various training courses.

Previously, she had developed her professional career in money laundering and terrorist financing prevention departments of international financial institutions such as Andbank and Deutsche Bank, participating in the areas of due diligence, analysis and reporting to supervisors.

She has collaborated for several years as a lecturer and speaker in various AML/CFT training programmes with different public and private institutions (ICADE, University of Deusto, etc.).

Academic background

- Degree in Law from the University of Alicante (2009-2013).
- Stay at the Complutense University of Madrid under the SICUE-SENECA mobility programme (2011-2012).
- Master's Degree in Banking Law and the Securities Market. CUNEF - University College of Financial Studies (2013-2015).
- Master's Degree in Access to the Legal Profession. CUNEF - University College of Financial Studies (2013-2015).

Teaching activity

- Lecturer of the subject Prevention of Money Laundering and Terrorist Financing in the CESCO CERTIFICATION (University of Deusto - Bilbao) (Years 2020 to 2023).
- Lecturer in the Specialisation Programme in the Prevention of Money Laundering and Terrorist Financing at ICADE (Universidad Pontificia de Comillas) (2020 to 2023).
- Lecturer on the course on the Prevention of Money Laundering and Terrorist Financing for the Spanish Institute of Chartered Accountants (2020).

Memberships

Member of the Madrid Bar Association, member number 132.545.

Publications

Regular publications of the Garrigues AML/CFT Newsletter: Main legislative updates and relevant news on the Prevention of Money Laundering and Terrorist Financing (AML/CFT). Garrigues Digital.

October 2021: Digital onboarding in the financial sector: how Sepblac requires clients to be identified - Garrigues Digital, Cuadernos Fintech.