**![A person smiling for the camera

Description automatically generated]()**

*Michelle Sarmiento*

Michelle Sarmiento is the Chief Anti-Money Laundering Officer and Privacy Officer for Questrade Inc., an order-execution only dealer and money services business (MSB) dealing in investment funds, equities, fixed-income, options, CFD’s and foreign exchange. Her responsibilities include the management and administration of the Questrade AML program in accordance with the PCMLTFA, FINTRAC guidelines, and the AML rules under IIROC and OSC.

Michelle is also a Certified Fraud Examiner and Certified Anti-Money laundering Specialist and has 13 years’ prior experience working with PricewaterhouseCoopers LLP and Grant Thornton LLP in Investigations, Internal Controls and Regulatory Compliance, including a focus on AML Regulatory Compliance. She is a member of various industry committees and working groups including IIROC’s AML Sub-Committee, IIAC AML Sub-Committee and FINTRAC’s Guidance and Policy Interpretation Working Group.