



CHARLOTTA RYGART

CURRICULUM VITAE

CONTACT

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STRENGTHS

- ANALYTICAL
- METICULOUS
- COMMUNICATIVE
- RESILIENT
- RESPONSIBLE

COMPETENCES

- AML REGULATIONS
- CUSTOMER DUE DILIGENCE
- TRANSACTION REVIEW
- RISK ASSESSMENT

SKILLS

- SPSS
- REFINITIV EIKON
- MICROSOFT DYNAMICS AX
- PYTHON
- MS OFFICE

LANGUAGES

- SWEDISH ● ● ● ● ●
- ENGLISH ● ● ● ● ○
- GERMAN ● ○ ○ ○ ○

PROFILE

With a unique combination of law, economics, and IT, along with international experience through studies in Australia, England, the USA, and Sweden, I have developed a solid expertise in financial crime and regulatory compliance. I am motivated by social responsibility and thrive in environments where precision, analysis, customer focus, and integrity are key.

- Analytical acumen & meticulous:** I work systematically with complex information, ranging from KYC and transaction patterns to academic analysis of financial data
- Legal insight & ethical commitment:** Educational background in law and economics with a specialization in AML, transnational anti-corruption laws, and AI-related law, combined with high standards of integrity
- International experience:** Studies, work, and volunteer projects in several English-speaking countries have enhanced my language skills, cultural awareness, and ability to build trust-based relationships

EDUCATION

MASTER OF BUSINESS & ECONOMICS

UMEÅ UNIVERSITY | 2022 – 2025 | UMEÅ

Finance major with specialization in financial analysis, risk management, and accounting. The thesis focused on stock performance and earnings manipulation of IPOs – a project that required careful data analysis, a solid understanding of economic and statistical models, and the ability to detect anomalous patterns in large data sets.

- Selected courses: AML (FAR), including transaction monitoring and risk assessment; Financial Analysis; Operations- and Supply Chain Management
- Exchange student at Newcastle Business School, England: top-performing student in International Business

JURIS DOCTOR

AUSTRALIAN NATIONAL UNIVERSITY | 2023 – 2024 | CANBERRA

Postgraduate studies in international business law with a particular focus on AML, AI, and cybersecurity. Gained in-depth knowledge of legislation on money laundering, corruption, and financial crime across borders.

- Selected courses: Transnational Anti-Corruption Laws; Artificial Intelligence and the Law; Cyber Law

BACHELOR'S DEGREE IN ECONOMICS

STOCKHOLM UNIVERSITY | 2019 – 2022 | STOCKHOLM

Bachelor's degree in Business Administration with specialization in Accounting and Auditing. Curriculum emphasized sustainability in business.

- Top-performing student in Finance II and high marks in Business Administration (GPA: 3.6/4.0)

LAW DEGREE PROGRAM

STOCKHOLM UNIVERSITY | 2014 – 2018 | STOCKHOLM

Comprehensive legal education with courses in civil law, public law, corporate law, and IT – providing a solid foundation for a structured, ethical, and logical working method.

- Independent courses: Programming and other computer and systems science (KTH/Stockholm University)

SELECTED WORK EXPERIENCE

PUB OFFICER

PALLAMALLAWA PUB | 2017 – 2018 | NEW SOUTH WALES

Responsible for cash handling, bar and table service, guest relations, and supervision of alcohol service and gaming activities in accordance with current regulations. Worked with customer treatment, independently, and occasionally alone in a fast-paced environment with a focus on service, communication, and hospitality.

- Contributed to increased sales and improved customer satisfaction by building relations and event organization
- Built trust and improved the customer experience through respectful interaction and strong communication and problem-solving skills

SECRETARY

ADVOKATFIRMAN VINGE | 2008 – 2009 | STOCKHOLM

Supported lawyers specializing in IP and marketing law with KYC tasks, client records, billing, IT matters, and monitoring of external development. Liaised with authorities, industry associations, and EU bodies, and participated in Due Diligence work within the banking, finance, and M&A businesses.

- Was responsible for collecting client information for priority cases and successfully organized and administrated an event for female lawyers
- Worked effectively in teams, demonstrating resilience under pressure, prioritizing skills, and an ability to meet deadlines

OTHER

SOCIAL MEDIA OFFICER

ANU LAW REFORM & SOCIAL JUSTICE | 2024 | CANBERRA

Volunteer work for Indigenous rights and local community engagement.

GYMNASTICS COACH

GF STOCKHOLMSFLICKORNA | 2004 – 2015 | STOCKHOLM

Active in the club for over 15 years as a competitive gymnast and coach. Led children's and youth training groups, completed external leadership training (SISU), participated in competitions and exhibitions, choreographed routines, and contributed to the club's administrative work.