

Senior Managers and Certification Regime (SMCR) Responsibilities Map

EmergX Finance Corporation

Prepared July 2025

1. Overview

This Responsibilities Map sets out the Senior Management Functions (SMFs), their key responsibilities, and reporting lines for EmergX Finance Corporation (EFC), in compliance with the UK Financial Conduct Authority's Senior Managers and Certification Regime (SMCR).

2. Governance Structure

EFC operates under a defined governance structure comprising an Executive Chairman, executive directors and independent non-executive directors. All responsibilities are clearly allocated and documented in line with regulatory expectations.

3. Senior Management Functions (SMFs)

SMF Code	Role Holder	Position	Key Responsibilities
SMF1	Otega Owumi	Chief Executive Officer	Overall strategy, operations, regulatory compliance, and business performance.
SMF27	Hareter B. Oralusi	Executive Chairman	Chairing the board, governance oversight, and stakeholder engagement.
SMF16	Nicholas John Connell	Chief Risk & Compliance Officer	Regulatory compliance, risk monitoring, internal control.
SMF17	Nicholas John Connell	Money Laundering Reporting Officer (MLRO)	Oversight of anti-money laundering systems and controls.

4. Reporting Lines

The CEO reports to the Executive Chairman and is responsible for operational execution. The CRCO and MLRO report to both the CEO and the Board through the Risk & Compliance Committee.

Board Committees include: Audit & Finance, Risk & Compliance, and Remuneration & Governance.

5. Change Management and Review

This Responsibilities Map will be reviewed annually or upon any change in structure or appointments. It will also be submitted to the FCA as part of the firm's authorisation and post-authorisation compliance.