

FOR CONSULTATION

**Risk and compliance return in terms of section 43A of
the Financial Intelligence Centre Act, 2001 (Act 38 of
2001) (FIC Act).**

DETAILS OF INSTITUTION	
Full registered or legal name	
Business address	
Contact number	
E-mail address	
Institution's representative(s)	
ORG ID number	
Sector	
Institution type	
Location	

ABOUT THE INSTITUTION			
Structure of the institution. Please mark with a "X"			
<input type="checkbox"/>	Public company	<input type="checkbox"/>	Private company
<input type="checkbox"/>	Sole proprietor	<input type="checkbox"/>	Partnership
<input type="checkbox"/>	Close corporation	<input type="checkbox"/>	Other specify

List the institution's products or services	
Annual turnover for the last financial year	
Does any senior manager or beneficial owner of the institution have criminal charges?	
Number of employees	

DECLARATION

Click or tap here to enter text. declare that the information contained in this risk and compliance return questionnaire is, to the best of my knowledge, comprehensive and correct, and that it will promptly file any needed supplemental information.

I, **Click or tap here to enter text.** Of the abovementioned institution do hereby certify that this declaration was read and understood, that the information provided in this risk and compliance return is accurate and complete, and that I am duly authorised to execute this declaration on behalf of the abovementioned institution.

SIGNATURE

DATE

Please select the correct answers from the drop-down options.

PART 1 – GENERAL RISK QUESTIONS

Questions		July 2023 – March 2024	April 2024 – March 2025	April 2025 – March 2026
1.1.	What percentage of your clients are natural persons?			
1.2.	What percentage of your natural person clients are foreign nationals?			
1.3.	What percentage of your clients are foreign legal persons?			
1.4.	What percentage of your clients are trusts?			
1.5.	Does your institution conduct business with any domestic politically exposed persons (PEPs) or their close family members or close associates?			
1.6.	What percentage of your clients have been identified as high-risk domestic PEPs?			
1.7.	What percentage of your clients have been identified as high-risk Domestic Prominent Influential Persons?			
1.8.	Does your institution conduct business with any foreign PEPs?			
1.9.	What percentage of your clients have been identified as foreign PEPs?			
1.10.	Does the institution onboard clients on a non-face-to-face basis (i.e. social media platforms, electronic platforms or agents?)			

1.11.	Does your institution accept cash in the conclusion of any transactions (not applicable to electronic funds transfers)?			
1.12.	Do you allow third parties to transact on behalf of your clients?			
1.13.	Has your institution refunded or reversed client monies paid into your accounts where a client had not provided KYC documents?			
1.14.	Does your institution conduct cross-border transactions?			
1.15.	Does your institution screen employees against the TF list?			
1.16.	Do you “risk rate” your products and services for ML/TF/PF when introducing new products and services?			
1.17.	Is your institution situated within 100km of an international border?			
1.18.	Does your institution conduct business with clients from countries regarded as high-risk for ML/TF/PF purposes?			
1.19.	Does your institution conduct business with clients from countries regarded as tax havens or high-secrecy jurisdictions?			
1.20.	Does your institution conduct business with clients from countries on the Financial Action Task Force blacklist?			
1.21.	Does your institution screen potential clients against the TFS list before onboarding?			
1.22.	Does your institution screen its clients against the TFS list when the list is updated?			
1.23.	Are you aware of the appropriate compliance obligations that arise when conducting business with individuals and institutions on such lists?			
1.24.	Does your institution have a risk management and compliance programme (RMCP) implemented?			

1.25.	Does your institution have branches and/or subsidiaries?			
1.26.	Does your institution have a compliance function?			
1.27.	Does your institution provide ongoing training to its employees to enable them to comply with the FIC Act and the RMCP?			
	Identification of clients and other persons.			
1.28.	Does your institution have processes and procedures in place for the identification and verification of clients?			
	Politically exposed persons, family members and known close associates			
	Does your institution have processes and procedures in place to establish whether a prospective client or beneficial owner of the prospective client in a business relationship is a:			
1.29.	Foreign politically exposed person?			
1.30.	Family member or known close associate of the foreign politically exposed person?			
1.31.	Domestic politically exposed person			
1.32.	Family member or known close associate of the domestic politically exposed person			
	Understanding and obtaining information on business relationships			
	Does your institution establish the:			
1.33.	Nature of the business relationship?			
1.34.	Intended purpose of the business relationship?			
1.35.	Source of funds?			
	Additional due diligence measures relating to legal persons, trusts, and partnerships			
	When the client is a legal or natural person who is acting on behalf of a partnership, trust, or similar arrangements between natural persons, does the institution establish the:			

1.36.	Ownership and control structure of the client?			
1.37.	Does your institution establish the identity of the ultimate beneficial owner/s of the client?			
1.38.	Does your institution establish the identity of the natural person who exercises effective control of the legal person client?			
1.39.	Does your institution establish the identity of each founder and trustee and beneficiary of the trust (where the client is a trust)?			
1.40.	Does your institution establish the identity of the founder/trustee/beneficiary of the trust if the founder/trustee/beneficiary is a legal person? (where the client is a trust)			
	Ongoing due diligence			
	Does your institution monitor transactions undertaken throughout the course of the business relationship, including:			
1.41.	Ascertaining the source of funds			
1.42.	Background and purpose of complex, unusual large transactions			
1.43.	Unusual patterns of transactions which have no apparent business or lawful purpose			
1.44.	Does your institution keep the customer identification and verification documents up to date?			
1.45.	Does your institution take additional steps when it has doubts about the veracity or adequacy of previously obtained information?			
	Inability to conduct customer due diligence			
1.46.	Does your institution file regulatory reports with the FIC under section 29 of the FIC Act if unable to conduct customer due diligence?			

1.47.	Does your institution keep records on clients?			
1.48.	Does your institution keep records of client information?			
1.49.	Does your institution keep records of transactions?			
1.50.	Does your institution keep client records for five years after the termination of a business relationship?			
1.51.	Does your institution use a third party to keep client records?			
	If yes to the previous question, does your institution have sufficient information about the third party and does the institution:			
1.52.	Have free and unencumbered access to the relevant records?			
1.53.	Are the records kept by the third party readily accessible to the FIC and/or the relevant supervisory body when required?			
1.54.	Are the records capable of being reproduced in a legible format?			
1.55.	Have the full name and contact particulars of the individual who exercises control over access to those records?			
1.56.	Have the address where the records are kept?			
	Regulatory Reporting			
1.57.	Did your institution file section 28 reports (cash threshold reports) for the reporting period?			
1.58.	Has your institution filed reports under section 28A i.e., terrorist property reports, during the reporting year?			
1.59.	Does your institution have a process in place for the identification and reporting of suspicious and unusual transactions S29 reporting?			

1.60.	Is your institution's staff aware that they may not disclose information about the contents of section 29 reports?			
1.61.	Was your institution served with any subpoenas in terms of section 205 Criminal Procedures Act, 1977 (Act 51 of 1977), received any enquiries or requests for information from the FIC, investigative authorities or other regulatory bodies in respect of any transaction concluded with a client?			
1.62.	Have any clients of your institution enquired as to whether your institution had reported them to the FIC?			
1.63.	Does your institution have processes and procedures in place to deal with a section 32 request from the FIC?			

PART 2 – PROLIFERATION FINANCING

	Questions	July 2023 – March 2024	April 2024 – March 2025	April 2025 – March 2026
2.1.	Do you have any dealings/interactions with clients that provide products and services to countries that are listed considered high risk for PF purposes (Iran and The Democratic People's Republic of Korea)			
2.2.	Do you have any dealings/interactions with countries listed on the FATF Blacklist?			
2.3.	Do you produce or deal in products that may be used in the proliferation of weapons of mass destruction?			
2.4.	Do you assess PF risks related to dual-use goods?			
2.5.	Do you screen for PF red flags from FATF Guidance 2024?			
2.6.	Do you have PF risk factors unique to identify possible instances of PF when dealing with clients?			

2.7.	Do you have clients that are nationals of countries that are FATF black-listed? Which percentage?			
2.8.	Do you have clients that process funds to or from countries that are on the FATF blacklist?			
2.9.	Do you follow a process to screen all existing client information against updates to the TFS list without delay?			
2.10.	Do you have clients that deal with controlled good or dual use goods? Refer to PCC 44A on targeted financial sanctions.			
2.11.	Do you follow a process to freeze without delay funds that are linked to a designated person?			
2.12.	Do you follow a process to report without delay funds or business relations that are linked to a designated person?			
2.13.	Do you identify beneficial owners of clients that are foreign legal companies or arrangements?			
2.14.	Do you provide training to staff on aspects of proliferation financing?			

PART 3 – TERRORIST FINANCING

No.	Questions	July 2023 – March 2024	April 2024 – March 2025	April 2025 – March 2026
3.1	Does your institution operate in any areas that are considered a high risk from a TF perspective? Consider media reports and crime statistics			

3.2	Do you have customers that are citizens from countries that are subject to UNSC sanctions measures?			
3.3	Do you conclude transactions to or from the geographic locations that pose a heightened risk of terrorist financing?			
3.4	Do you transact with CASPs or accept crypto assets as payment from countries that are pose a high risk for terrorist financing?			
3.5	Do you have clients that are complex legal structures, legal persons or trusts that are from countries that are highlighted in the 2024 TF NRA?			
3.6	Do you accept payments of prepaid cards, Money Value Transfer Services (mobile money) or Alternative remittance services?			
3.7	Do you accept third parties to collect cash on behalf of money remitters?			
3.8	Do you send funds to countries in Africa that are known for terrorist activity?			
3.9	Do you conduct transactions with clients that facilitate transfers to high-risk countries from a terrorist financing perspective?			
3.10	Do you conduct transactions with hawala and remittance networks??			
3.11	Do you facilitate travel to and from conflict areas?			
3.12.	Do you conduct transactions in crypto assets or trade in commodities (oil, diamonds, or gold?)			
3.13	Do you establish business relationships with clients using			

	passports, asylum seeker/ refugee permits as proof of identity?			
3.14	Do you conduct transactions of gold coins and / or foreign currency?			
3.15	Does your institution conduct business with dealers of precious metals or stones (DPMS) that are in proximity (less than 100 kms) to conflict areas?			
3.16	Do you conduct transactions with non-profit organisations and/or non-governmental institutions?			
3.17	Do you conduct business with unregistered or voluntary NPOs?			
3.18	Do you conduct business with charities and organisations involved in health, faith based, humanitarian and educational work operating in terror/ conflict areas?			
3.19	If answered yes above, do you ensure that the use of the funds and / or properties involved are used in accordance with the stated objectives of these organisations?			
3.20	Have you submitted an STR/SAR relating to TF/PF in the last year?			
3.21	Does your institution conduct business with clients in the arms/ national defence industry?			
3.22	Does your institution conclude transactions with customers from countries that are involved in armed conflict or terrorist activity?			
3.23	Does your institution conduct business with customers that have a significant social media presence, and allege to be raising funds for charitable organisations in conflict areas?			

3.24	Do you monitor TF crowdfunding typologies?			
3.25	Do you track clients linked to the Islamic State of Iraq and the Levent (EI/ISIL) returnees?			
3.26	Where you suspect that a potential client is a sanctioned person or entity or is linked to a sanctioned person or entity? Do you have processes to further investigate the validity of this suspicion (e.g. do you scrutinise their information against the TFS list, do you conduct an adverse media search)?			
3.27	Do you have a process in place to report without delay to the FIC where a designated person or entity tries to transact with you?			
3.28.	Do you follow a process to scrutinize client information against the TFS lists without delay from date of updates to the TFS list?			
3.29.	Within which period do you screen you client data against the TFS list?			
3.30	Do you monitor developments on domestic terrorist activity?			
3.31	Do you screen your client information without delay against the section 23 POCDATARA court orders as published by the from time to time?			

PART 4 – CRYPTO ASSET SERVICE PROVIDERS

	Questions	July 2023 – March 2024	April 2024 – March 2025	April 2025 – March 2026
4.1	Does your institution carry on the business of exchanging a crypto asset for a fiat currency or vice versa?			
4.2	Does your institution carry on the business of exchanging one form of crypto asset for another?			
4.3	Does your institution that carry on the business of conducting a transaction that transfers a crypto asset from one crypto asset address or account to another?			
4.4	Does your institution carry on the business of safekeeping or administration of a crypto asset or an instrument enabling control over a crypto asset?			
4.5	Does your institution carry on the business of participation in and provision of financial services related to an issuer’s offer or sale of a crypto asset?			
4.6	What percentage of your products, customer types, geographies, and delivery channels are covered by a formally documented enterprise ML/TF risk assessment updated within the last 12 months?			
4.7	What percentage of your CDD standards and transaction-monitoring rules are explicitly linked (in writing) to risks identified in the enterprise risk assessment?			
4.8	Does your institution offer Over the Counter (OTC) trading services?			
4.9	Do you operate a transaction monitoring system that has information attribution functionality?			

4.10	How many other CASPS with a commercial relationship/partnership that you transact with, have you determined whether their AML/CFT/CPF compliance controls are conducted in a high-risk ML/TF/PF jurisdiction?			
4.11	What percentage of your client transactions interact with non-custodial or un-hosted wallets?			
4.12	For transaction monitoring, how many of your transactions involve crypto asset addresses in the recent ledger that have adverse media findings of fraud, ML/TF/PF?			
4.13	How many of your client transactions include accepting crypto assets from mixers or tumblers?			
4.14	How many of your transactions involve your clients purchasing privacy coins?			
4.15	How many of your clients have shown rapid or unusual trading patterns, including frequent and rapid buy or sell orders within short time frames that may suggest market manipulation, wash trading, or other suspicious trading activities?			
4.16	How many of your clients concluded multiple transactions over a short period of time (churning) aimed at concealing the source of illegally obtained funds?			
4.17	Do you conclude transactions with crypto asset mixers that have been sanctioned by a regulatory authority?			
4.18	How many of your clients showed common money mule behaviours, such as showing little to no knowledge of crypto assets and yet wanting to open an account or having an account being active for a short period of time only for significant funds from multiple			

	sources to be moved through the account.			
4.19	In what percentage of transactions, have you detected crypto asset wallet addresses soliciting donations or these addresses having received multiple payments from multiple addresses or sources that are then moved out of the account swiftly. If you do not have a process to detect this activity, please select the option that this control has not been included in your systems.			
4.20	When concluding transactions with your clients, and they wish to transact with crypto assets on your platform, what percentage have you searched to determine whether they are involved in illicit activity, secondary hops or subject to contagion risk?			
4.21	How many compliance detection measures do you use to assist in detecting suspicious and unusual activity, such as a geo-location tool, blockchain analytical tools, or coin risk assessments?			
4.22	Do you consider re-visiting your customer's risk profile when they are receiving or sending significant amounts to un-hosted or non-custodial wallets?			
4.23	For transactions to or from un-hosted wallets, do you request identity information of the person that owns or controls the un-hosted wallet?			
4.24	Do you allow newly created crypto coins that have been created by natural persons?			
4.25	If you do allow for newly created crypto coins, or "meme coins" do you determine the legitimacy of the coin, and do you take the risk into account of a possible "rug pull"?			

4.26	Do you have risk controls in place to amend the risk rate accordingly?			
4.27	How many of your clients' identities have you verified?			
4.28	What percentage of your clients have you verified their identity before accepting crypto assets for once-off transactions?			
4.29	What percentage of crypto asset transfers had complete and verified originator/beneficiary payloads?			
4.30	What percentage of transfers were rejected or suspended due to missing/meaningless Travel Rule data?			
4.31	How many counterpart CASPs have secure encrypted channels for Travel Rule payload exchange?			
4.32	Do you have a retention policy for Travel Rule data for at least 5 years?			
4.33	Does your institution document the rationale for non-UN list screening?			
4.34	Has your institution updated its PF risk assessment and coverage of high-risk jurisdictions during the last 12 months?			
4.35	What percentage of beneficial ownership information of your institution's legal-entity clients has been verified via independent sources?			
4.36	Is your institution licensed with the FSCA to provide advisory or intermediary services in respect of crypto assets under the FAIS Act?			
4.37	Has your institution's Key Individuals and representatives, as envisaged in the FAIS Act, completed the Regulatory Exams?			

4.38	Has your institution introduced policy and monitoring controls for cross-border crypto value externalisation?			
4.39	What is the percentage of Travel Rule payloads that have failed quality checks and where corrective actions had to be taken?			
4.40	Has your institution disclosed details of all subsidiaries and their head offices (inside and outside South Africa) when registering with the FIC?			
4.41	Has your institution disclosed details of all subsidiary branches (inside and outside South Africa) when registering with the FIC?			

PART 5 – CREDIT PROVIDERS

	Questions	July 2023 – March 2024	April 2024 – March 2025	April 2025 – March 2026
5.1	What percentage of your loan products have been repaid in cash?			
5.2	What percentage of your loan products have been repaid in advance?			
5.3	Have you conducted transactions with another subsidiary in your holding group?			
5.4	From what percentage of your clients did you enquire about the purpose of the credit when concluding the transaction?			
5.5	What percentage of transactions have been concluded with customers from high-risk geographical areas for money laundering?			
5.6	What percentage of transactions have been concluded with customers from high-risk geographical areas for terrorist financing?			
5.7	What percentage of your clients have paid more than the required repayment and asked for a			

	refund of the amount paid in excess?			
5.8	What percentage of your clients made multiple cash repayments that make little or no economic sense?			
5.9	What percentage of your clients were reluctant to provide personal information, or seem reluctant to provide information regarding their proposed business?			
5.10	What percentage of your clients plan to use the credit to establish a business that makes little or no economic sense and does not fit the profile of the client?			
5.11	What percentage of loans are being repaid by a third party that was not a part of the original transaction?			
5.12	Have you conducted a risk assessment for the different types of credit products that you transact with?			
5.13	Do you identify synthetic ID risk?			
5.14	Do you monitor early settlement anomalies?			

PART 6 – HIGH VALUE GOOD DEALERS

	Questions	July 2023 – March 2024	April 2024 – March 2025	April 2025 – March 2026
6.1	If you are a retail trader, what percentage of your clients transact online?			
6.2	What percentage of your products are delivered by courier or alternative delivery of the product once purchased?			
6.3	What percentage of your products, once purchased, are paid by third parties?			

6.4	If you do accept payment from third parties on, what percentage of these payments do you conduct customer due diligence principles?			
6.5	What percentage of your products do you sell to attorneys, accountants, independent trustees or financial advisers where they represent a client?			
6.6	For your suppliers, what percentage of them do you confirm whether their products are from high-risk geographical areas, or areas that are situated in high conflict areas?			
6.7	For what percentage of your transactions do you accept cash, or do you pay cash, when the market value of the product is R100 000 and over?			
6.8	For dealers of precious metals and stones, for what percentage of transactions involving rough diamonds have you confirmed whether the diamonds comply with the Kimberly Process?			
6.9	For the suppliers of your products, what percentage of them have you conducted due diligence measures such as adverse media searches, identifying and verifying the business address of the supplier to obtain more information about the origin of the products			
6.10	For the suppliers of your products, for what percentage have you conducted due diligence measures such as adverse media searches, identifying and verifying the business address of the supplier to confirm whether the supplier is a legitimate business?			
6.11	Where you purchase products from suppliers, do you determine if they conduct business in conflict areas, or areas that are known to have terrorist activity?			

6.12	Where you purchase products from suppliers, do you take steps to determine the source of the products to establish whether it was acquired through legitimate means? they are attempting to sell, i.e. whether the product was acquired through legitimate means?			
6.13	What percentage of your clients are foreign nationals that purchase multiple high value goods over a short period of time?			
6.14	Do you verify supply chain integrity via third-party datasets?			
6.15	Do you conduct enhanced checks on clients that are high-value luxury exporters?			

PART 7 – TRUST AND COMPANY SERVICE PROVIDERS

	Questions	July 2023 – March 2024	April 2024 – March 2025	April 2025 – March 2026
7.1.	As a trust service provider that performs the role of a trustee, do you ensure that: You have all the facts about a transaction and all the parties involved in such transaction;			
7.2.	You have all the facts about the natural persons or legal persons who are parties to such transaction with the trust.			
7.3.	You have all the facts about the origin of the funds received from the clients of the trust, where applicable.			
7.4.	What processes do you have in place to determine whether there is a possibility that the trust in which you are involved in is wittingly or unwittingly being used for money-laundering, terrorist financing, tax evasion or any other fraudulent activity?			
7.5.	What processes do you have in place in instances where services are rendered in respect of trusts performing the services of non-			

	profit organisations (NPOs) or non-government organisations (NGOs)?			
7.6.	As a company service provider, do you ensure that you determine the business activities of the company, its subsidiaries, its shareholding structure and, where applicable, the purpose of shell company registrations in the structure?			
7.7.	As a company service provider acting in the capacity of independent trustees or directors, do you obtain the necessary information about: The nature of the transactions of the company;			
7.8.	The natural persons or legal persons that are parties to transactions with the company.			
7.9.	The origin of the funds received by the company to make an informed decision about the ML and TF risks associated with such a transaction?			
7.10.	Do you, in the formation of a company, verify the origins of the capital?			
7.11.	Do you establish the identity of the investors in the case of potentially higher risks and verify the need and use of the capital?			
7.12.	Is your entity cash intensive, conducting 80% or more of your business in cash?			
7.13.	Do you apply additional processes in instances where there is a lack of original documentation or where such documentation is difficult to obtain?			
7.14.	Do you obtain additional information on suspicious transactions to verify their legitimacy?			

Client Risks				
7.15.	What percentage of your clients have complex legal structures?			
7.16.	Do you ever encounter issues whereby clients attempt to conceal their identity?			
7.17.	Do you have specific measures in place to mitigate the risks associated with any type of client group?			
7.18	As a trust services provider, do you have measures in place to mitigate the risks associated with:			
7.18.1	Clients of the trust who enter into transactions with the trusts that appear to be inconsistent with their stated income or occupation;			
7.18.2	Clients of the trusts who use a source of funds that are regarded by the trustees as unusual or suspicious in order to enter into transactions with the trust.			
7.18.3	Assets of the trust that are being offered or acquired by clients of the trust at prices that are obviously not in accordance with the market value thereof.			
7.18.4	Transactions that do not have a legitimate reason nor do they make sense from an economic point of view.			
7.18.5	Clients of the trust cease their business relationships upon request of customer due diligence (CDD) information.			
7.19	Do you assess, identify, and risk rate the inherent ML and TF risks associated with your clients?			
7.20	As a company service provider, do you have measures in place to mitigate the risks associated with:			
7.20.1	Transactions/formations that involve large amounts or that are seemingly not in line with the			

	client's stated income, occupation or interests			
7.20.2	Clients' use of unusual source of funds to transact or finance legal entities			
7.20.3	Clients that cease their business relationships upon request of customer due diligence (CDD) information			
7.20.4	Clients requesting a company to be registered in the name of another institution or person with no valid reason for such request.			
	Transaction Risks			
7.21.	Do you have measures in place to monitor the nature and purpose of transactions whereby suspected criminals directly or indirectly become the beneficiaries of trusts?			
7.22.	Do you report transactions whereby they are reversed with a request to repay funds already paid and transactions that do not make economic sense?			
7.23.	Do you have measures in place to monitor transactions whereby cash resulting from transactions that involves the trust is paid into the accounts of trusts, trustees or beneficiaries?			
7.24.	Do you have measures in place to monitor the nature and purpose of transactions, their monetary worth and the means of payments involved?			
7.25.	As a company service provider, do you attempt to obtain additional information if it is suspected that a transaction or company formation forms part of a larger range of transactions or corporate structure?			
	Geographical Risks			
7.26	Do you apply the same risk mitigation measures when dealing with clients within and outside of your geographic location?			

7.27	As a company service provider, are you aware of the higher risks associated with requests for company services from offshore clients or local clients with offshore operations,			
7.28	Do you take the necessary steps to mitigate and manage these risks?			
7.29	Clients who are claiming to provide loans or finance to individuals and institutions, particularly in high-risk areas, this includes instances where the client makes funds available for establishing companies in such jurisdictions.			
7.30	Have you conducted business with clients who appear to have extremist political, religious or world views.			

PART 8 – ESTATE AGENTS

	Questions			
8.1	What is the nature of your business? - Seller's agent/listing agent - Renting agent - Estate agent or attorney employee			
Products and services				
8.2	Which properties do you provide sales or rentals in respect of? - Residential - Undeveloped land - Agricultural - Industrial/commercial			
8.3	Do you offer rental services? If yes			
8.3.1	Do you enquire about the purpose for which the property is required?			
8.3.2	Do you assess whether the rate at which the property is rented out, is market-related?			
8.3.3	Are you made aware of whether there are requests for cancellation			

	of transactions and refunds of monies already paid?			
8.3.4	In the previous financial year, what is the total number of leasing contracts were executed by your entity?			
8.4	What is the total number of property sales or purchases that were facilitated by your establishment in the reporting period?			
8.5	Do you conduct business in areas that have been highlighted as facing a heightened risk of money laundering?			
	Client Risk			
8.6	Do you assess whether the client's income is consistent with the property they seek to purchase or rent?			
8.7	How often do clients request to discontinue the business relationship upon a request for customer due diligence information?			
8.8	What percentage of your clients purchase or rent property through the use of a third party?			
8.8	What percentage of your transactions are conducted in cash?			
8.9	What percentage of your listings are between the value of R5 million and under R10 million?			
8.10	What percentage of your listings are equal to or over the value of R10 million?			
8.11	How frequently do your clients make multiple cash payments in quick succession?			
8.12	How frequently do the parties involved in the transaction request the payments to be divided into several smaller payments made at shorter intervals?			

8.13	When conducting transactions through a third party, do you identify and verify the third party?			
8.14	What percentage of your sales were of clients purchasing on behalf of another person?			
8.15	Has a client or a potential client			
8.15.1	done a transaction where the payment or part thereof was made by a third party			
8.15.2	refused to sign required documentation			
8.15.3	wanted to cease a transaction following the request of CDD documents			
8.16	If answered yes, did you submit a Section 29 report to the FIC?			
8.17	Have any of your clients ever purchased property without inspection or viewing?			
8.19	How frequently do potential clients list properties below its market value?			
8.20	What percentage of your transactions are clients purchasing property in the name of another person, for example a spouse/ child?			
8.21	In the previous financial year, has a client purchased multiple properties from your institution?			
	If yes, did your entity establish the intended use of these properties?			
8.22	To your knowledge, has a client ever listed a property shortly after purchasing it from your agency?			
8.23	Do you apply additional verification measures for higher value property?			
8.24	Do you assess any adverse media about clients or potential clients?			

8.25	How frequently does the profile of the client fit with the transaction with regard to the property value?			
8.26	How often have you ceased a transaction due to a client or transaction being regarded as suspicious or unusual?			
8.27	How often do your clients make changes in financing arrangements?			
8.28	Do you conduct transactions through the use of crypto assets or other forms or virtual currency?			
8.29	Do you identify ultimate seller and purchaser using beneficial ownership databases?			
8.30	Do you assess non-face-to-face property buyers from high-risk jurisdictions?			

PART 9 – LEGAL PRACTITIONERS

	Questions	July 2023 – March 2024	April 2024 – March 2025	April 2025 – March 2026
9.1	<p>1. Which category of legal practitioners do you belong to?</p> <p>9.1.1 S111- Legal Practitioners (Attorneys)</p> <p>9.1.2 S111- Legal Practitioners (Advocates with Trust Account)</p> <p>9.1.3 A commercial juristic entity as contemplated in the Legal Practice Act</p>			
	Products and Services			
9.2	<p>Do you provide any of the following services in your legal practice?</p> <p>a) Conveyancing: Assisting with the transfer of property, including drafting of documents, managing property transactions with overstated or understated values, or facilitating the transfer of properties to third parties.</p>			

	b) Business in a Customer Account: Assisting with financial transactions where funds are placed in your client account, including situations where purchases or investments may not take place or where funds are transferred to a third-party account.			
	c) Formation and Management of Legal Entities: Creating and managing legal entities such as complex legal structures, or shell companies that could obscure the true ownership of assets.			
	Cash Payments and Trust Accounts			
9.3	Do you accept cash payments for services or payments into trust accounts?			
9.4	If yes, do you have procedures in place to assess and mitigate the risks associated with cash payments, particularly those that might indicate money laundering activity?			
	Anonymity and Complex Transactions			
9.5	Have you provided legal advice or services for clients that are complex in nature and where the client's identity (including BOs) is not clear?			
9.6	If yes, do you verify the legitimacy of these clients to prevent the potential misuse of your services for money laundering or terrorist financing?			
9.7	Have you provided legal advice or services for transactions that are complex in nature and the transaction's purpose is not clear?			
9.8.	If yes, do you verify the legitimacy of these clients and transactions to prevent the potential misuse of your services for money laundering or terrorist financing?			
	New Payment Technologies			
9.9.	Do you accept payments through new technologies, such as crypto assets, for your legal services?			

9.10.	If yes, do you have measures to mitigate the risks associated with these payment methods, particularly in relation to money laundering or terrorist financing?			
	International Payments			
9.11	Do you receive payments from clients located in foreign countries?			
9.12.	If yes, do you have measures to ensure that these payments are legitimate, especially when there is no apparent connection between the country and the client?			
	Extraordinary Fees			
9.13.	Have you encountered situations where clients offer or pay extraordinary fees for services that would not typically warrant such high fees?			
9.14.	If yes, do you assess and address the risks associated with these unusual payment arrangements?			
	Fictitious or questionable debts			
9.15.	Have you ever encountered instances where clients have requested your services to recover fictitious or questionable debts?			
9.16.	If yes, do you have measures in place to identify fictitious debt?			
	Transactional reversal			
9.17.	Have you encountered an instance where your client requests reverse transactions with repayment of funds, or transactions that do not make economic sense?			
9.18.	If yes, do you evaluate whether a transaction makes economic and business sense?			
9.19.	Do you accept Third-Party Payments?			
9.20.	If yes, do you have controls in place to verify the source and legitimacy of these payments?			
	Handling of Funds and Real Estate Transfers			
9.21.	If you physically handle the receipt and transmission of funds through accounts you control, have you been requested to transfer real estate between parties in an unusually short period?			

9.22.	If yes, do you have controls in place to ensure that these transactions do not contribute to concealing the beneficial ownership of the client or other parties involved?			
Funds from or to Foreign Countries				
9.23.	Have you received or sent funds to a foreign country when there is no apparent connection between the country and the client?			
9.24.	If yes, do you conduct due diligence measures to verify the legitimacy of these transactions?			
Multiple Bank Accounts				
9.25.	Do any of your clients use multiple bank accounts or foreign accounts without an apparent legitimate reason?			
9.26.	How do you assess and manage the risks associated with such practices?			
Changes in Transaction Patterns				
9.27.	Have you observed instances where clients change the way transactions are concluded or alter their instructions on short notice without apparent reason?			
9.28.	If yes, do you have measures in place to assess whether these changes make economic sense, and how do you manage the associated risks?			
Complex Legal Structures				
9.29.	Do you deal with clients who establish complex structures involving companies, trusts, or partnerships?			
9.30.	If yes, do you take steps to identify and verify the ultimate beneficial owners (UBOs) in such complex structures?			
Intermediaries and Third-Party Service Providers				
9.31.	Do you use third-party service providers or intermediaries to assist with client identification, verification, or onboarding?			
9.32.	If yes, do you conduct due diligence measures to assess the intermediary's business, including			

	their risk mitigation processes and procedures?			
	Indicators of Suspicious Client Behaviour			
9.33.	Have you encountered any of the following client behaviours that may indicate potential money laundering?			
	a) Clients attempting to conceal their identities.			
	b) Transactions inconsistent with the client's stated income or occupation.			
	c) The use of unusual sources of funds for transactions.			
	d) Transactions lacking a legitimate or economic reason.			
	e) Clients ceasing their business relationship upon a request for customer due diligence (CDD) information.			
	Verifying Source of Funds			
9.34.	Do you inquire about the source of funds involved in legal matters, such as property transactions or trust establishment?			
	Cross-Border Transactions			
9.35.	Do you engage in cross-border legal transactions?			
9.36.	If yes, do you assess and manage the risks related to these transactions, especially those linked to countries with higher ML/TF/PF risks?			
	ML/TF Awareness			
9.37.	Do you detect abuse of legal structures using global typology indicators?			
9.38.	Do you perform sanctions screening for cross-border fund flows?			

PART 10 – GAMBLING ENTITIES

	Questions	July 2023 – March 2024	April 2024 – March 2025	April 2025 – March 2026
10.1.	. What is the nature of your services? 10.1.1 Casino gambling (tick the products and services you provide) • Selling casino chips • Cashing casino chips • Casino rewards cards • Loyalty cards Online casino games • Gift certificates			
10.2.	Limited pay-outs (i.e. route operators, site operators, independent site operators and the operator of the national central electronic monitoring system)			
10.3.	Horse racing and sports betting			
10.4.	Bingo			
	Depending on the nature of your business, please answer the questions pertaining to the services you provide:			
	Casinos			
10.5.	Does your entity have branches?			
10.6.	If answered yes, are patrons allowed to use gambling chips between branches?			
10.7.	Does the entity allow clients to leave the premises without cashing out their chips?			
10.8.	Does the entity offer a line of credit or credit chips?			
10.9.	Does the entity allow a third-party to cash chips on behalf of someone else?			
10.10.	If answered yes, does the entity establish the identity of the third party and the third party's authority to act on behalf of the client?			
10.11.	How frequently do clients purchase a large volume of chips with cash but participate in limited gambling?			

10.12.	Are patrons able to purchase chips from other patrons?			
10.13.	To your knowledge, how frequently do any clients pass significant values in chips or Ticket-in, ticket-out (TITO) to other clients?			
10.14.	Route operator Does the entity identify and verify all clients it does business with?			
10.15.	Book makers Does your entity conduct customer identification and verification prior to providing such clients with the banking details of the institution?			
10.16.	Do any clients make bets where the stakes are high and odds of loss are low? (i.e. client is gambling with a high amount of money on usually low odds, low risk games)			
	Clients			
10.17.	Are most winnings paid in either cash or EFT?			
10.18.	Are third parties permitted to claim winnings on behalf of a client?			
10.19.	Yes, does the entity identify and verify the third party?			
10.20.	Does the entity offer your clients the option to place bets online or telephonically?			
10.21.	If yes, does the entity take steps to identify and verify the identity of the clients?			
10.22.	What percentage of clients belong to VIP membership programmes?			
10.23.	In the event you are unable to conduct customer due diligence; do you discontinue transacting with the client?			
10.24.	Does the institution consider adverse media about the client ahead of onboarding the client?			
10.25.	Does the institution only maintain records for transactions over a certain threshold?			
10.26.	How frequently do multiple players request payments to the same beneficiaries?			
10.27.	How frequently do clients appear to structure the purchase or redemption of chips or other instruments to avoid triggering CTR obligations?			

10.28.	Does the institution monitor changes in the gambling trends of clients?			
10.29.	If a change in gambling activity occurs, does the institution apply enhanced monitoring?			
10.30.	What percentage of customers seem to be engaging in gambling activities together (e.g. friends gambling together)?			
10.31.	How frequently do the clients place bets or gamble amounts which are inconsistent with their occupation and/or income?			
10.32.	How frequently do clients purchase and cash out chips with no gaming activity?			
10.33.	Have any clients purchased chips on account then request repayment by EFT, bank draft or a transfer to the casino's account?			
10.34.	Have any of the institution's clients used a remittance dealer or junket operator to deposit or withdraw cash?			
10.35.	Have any patrons appeared to be betting against each other seemingly attempting to lose to one another?			
10.36.	Is it permissible or usual for clients to befriend employees?			
10.37.	How frequently, do customers purchase chips, gamble at a loss and immediately cash out their chips?			
10.38.	To your knowledge, do some clients gamble without an intention to win?			
10.39.	If yes, what percentage of clients exhibit this conduct?			
10.40.	How frequently do clients seek to purchase chips up to or over R100 000?			
	Operations			
10.41.	Does your entity engage in junket programmes?			
10.42.	Does your entity permit third parties to conduct wagering?			
10.43.	Do employees receive training on submitting suspicious and unusual transaction reports?			

10.44.	Does the entity have an online transaction monitoring system or a manual system of transaction monitoring?			
10.45.	Do you monitor commercial betting syndicates for ML?			
10.46.	Do you perform EDD on VIP clients?			