

Qualitative questionnaire related to the fight against money laundering and terrorist financing (AML/CFT)

Name of the professional

Deadline for submission: xx/xx/202x

* Some questions will not be applicable depending on the type of operator (life insurance company, brokerage company, independent broker, branch of a life insurance company from the European Economic Area or from a third country).

** The following text has been elaborated by the Commissariat aux Assurances for information purposes. The French version of this questionnaire is the only authentic version.

SECTION 1. Overall ML/TF risk assessment and ML/TF risk appetite at the professional level

1.1	Has the professional carried out an overall risk assessment in which it has identified and evaluated the ML/TF risks to which it is exposed? If "No", please specify the reasons and remedial actions in place:	R0001	Yes No
			Free text
1.2	If "Yes", please answer questions 1.2 to 1.10 : Date of the last update (yyyy-mm-dd) :	R0002	Date
1.3	According to this assessment, what is the professional's exposure to ML/TF risks in relation to the following criteria :		
1.3.1	Type of customers	R0003	Low Medium High
1.3.2	Countries or geographical areas	R0004	Low Medium High
1.3.3	Type of transactions, operations	R0005	Low Medium High
1.3.4	Type of products, services	R0006	Low Medium High
1.3.5	Distribution channels (e.g. direct selling, distance selling, type of intermediaries ...)	R0007	Low Medium High
1.4	Has this overall risk assessment been completed and <u>documented</u> ?	R0008	Yes No
1.4.1	If "Yes", is it formalised in a separate document?	R0009	Yes No
1.5	Have the results of the overall ML/TF risk assessment been communicated to (points 1.17 and 6.2 of the guidance on ML/TF risk factors issued by the EBA "EBA/GL/2021/02"):		
1.5.1	The Board of Directors / Board of Managers ?	R0010	Yes No
1.5.2	The Executive Committee ?	R0011	Yes No
1.5.3	Another effective management body (not listed above) ?	R0012	Yes No Not applicable
1.5.4	AML/CFT teams ?	R0013	Yes No Not applicable
1.5.5	Compliance teams (excluding AML/CFT) ?	R0014	Yes No Not applicable
1.5.6	Sales teams ?	R0015	Yes No Not applicable
1.5.7	All employees ?	R0016	Yes No
1.6	Has this overall risk assessment been <u>formally approved</u> by the professional ?	R0017	Yes No
1.6.1	If "Yes", who approved this assessment? If "Other", please specify which organ/body :	R0018	Board of Directors / Board of Managers Executive Committee Other
		R0019	Free text
1.7	Do the professional's internal procedures include a description of the methodology used to perform this assessment?	R0020	Yes No
1.8	Does the professional use the quantitative AML/CFT CAA questionnaire (CL 18/9) as a basis for identifying relevant BC/FT risk factors?	R0021	Yes No Partially Not applicable
1.8.1	If "Yes" or "Partially", does the professional take into account additional BC/FT risk factors, which result from the nature and size of its activity?	R0022	Yes No
1.9	Indicate whether the overall risk assessment also includes the following elements :		
1.9.1	Risk factors related to restrictive measures in financial matters	R0023	Yes No
1.9.2	Risk factors related to tax offences	R0024	Yes No
1.9.3	A description of the mitigation measures in place to mitigate the identified ML/TF risks	R0025	Yes No
1.9.4	An assessment of the residual risk (the risk that remains after taking into account the mitigation measures that the professional has put in place)	R0026	Yes No
1.9.5	The information on risks contained in the NRA (National Risk Assessment)	R0027	Yes No
1.9.6	The information on risks contained in the supranational report from the European Commission on the ML/TF risks	R0028	Yes No
1.9.7	The information on risks contained in the guidances issued by the European Supervisory Authorities	R0029	Yes No
1.10	What is the minimum frequency for updating this overall risk assessment ? If "Other frequency", please specify:	R0030	Annual Other frequency
		R0031	Free text
1.11	Has the professional defined its ML/TF risk appetite (guidance on ML/TF risk factors issued by the EBA "EBA/GL/2021/02") ? If "Yes", please answer the sub-questions in 1.11	R0032	Yes No
1.11.1	Who approved the ML/TF risk appetite? If "Other", please specify which organ/body :	R0033	Board of Directors / Board of Managers Executive Committee Other
		R0034	Free text

1.11.2	Are the AML/CFT policies/procedures and controls in place consistent with the previously defined ML/TF risk appetite ?	R0035	Yes No Partially
1.11.3	Is the residual ML/TF risk as determined through the ML/TF risk assessment : If "Greater than the defined ML/TF risk appetite", please specify the reasons and actions planned :	R0036	Equal to the defined ML/TF risk appetite Below defined ML/TF risk appetite Greater than the defined ML/TF risk appetite
			Free text
1.12	Has the professional in the past calendar year developed and launched new products, new business practices (including new distribution mechanisms) or used new technologies (e.g. electronic identification processes) ? If "Yes", please answer the sub-questions in 1.12 :	R0037	Yes No
1.12.1	Has the professional identified and assessed the ML/TF risks that may result from the development of these new products, new business practices or the use of new technologies ?	R0038	Documented evaluation (in writing) took place prior to launch/use Documented evaluation (in writing) took place after launch/use The evaluation did not take place or was not documented in writing
1.12.2	Is there an internal procedure for this process ?	R0039	Yes No
1.13	Is there an AML/CFT action plan at the professional level which must enable mitigate ML/TF risks ? If "Yes", please give a brief detail of this action plan:	R0040	Yes No
			Free text

SECTION 2. Organisation and Internal Governance

Governance as of 1 January 2022 and internal resources

2.1	Name of the appointed Responsible for Compliance (Art. 38 of the CAA Regulation N°20/03 of July 30 2020 hereinafter "CAA RGL")	R0100	Free text
2.1.1	Function within the company If "Other", please specify :	R0101	Director / Manager Authorised Manager Effective management (other than the Authorised manager) Other
2.1.2	Number of years of service in this function in the company :	R0102	Free text
2.1.3	Date of appointment as Responsible for Compliance (yyyy-mm-dd) :	R0103	Number
2.1.4	Body to which it reports directly : If "Other effective management body (not listed above)", please specify :	R0104	Date
2.1.5	Email address :	R0105	Board of Directors / Board of Managers Executive Committee Other effective management body (not listed above)
2.1.6	Telephone number :	R0106	Free text
2.2	Name of the appointed Compliance Officer (AML/CFT) (Art. 38 of the CAA RGL)	R0107	Free text
2.2.1	Number of years of service in this function in the company :	R0108	Free text
2.2.2	Number of years of experience (in total) in the AML/CFT field :	R0109	Free text
2.2.3	Function within the company :	R0110	Number
2.2.4	Date of appointment as Compliance Officer (AML/CFT) (yyyy-mm-dd) :	R0111	Number
2.2.5	Organization/department/person to whom it reports directly : If "Other member of the effective management (not listed above)", please specify	R0112	Free text
2.2.6	Email address :	R0113	Date
2.2.7	Telephone number :	R0114	Board of Directors / Board of Managers Responsible for Compliance Authorised Manager (other than the Responsible for Compliance) Commercial department Operations/Contract department Financial department Legal department Other effective management member (not listed above)
2.3	Does the Compliance Officer (AML/CFT) have other responsibilities (and tasks) within the company ?	R0115	Free text
2.3.1	Key SII (Solvency II) function: Compliance Officer	R0116	Free text
2.3.2	Key function SII (Solvency II): Risk management	R0117	Free text
2.3.3	Legal function	R0118	Yes No
2.3.4	Commercial function	R0119	Yes No
2.3.5	Data Protection Officer (DPO)	R0120	Yes No
2.3.6	Other(s) If "Other(s)"= "Yes", please specify	R0121	Yes No
2.4	% of working time dedicated to the Compliance Officer function (AML/CFT) on a full-time basis :	R0122	Yes No
2.5	Is the possible delegation of certain AML/CFT functions to other employees of the company carried out in accordance with Art. 39 of the CAA RGL, particularly with regard to professional experience, knowledge of AML/CFT, conditions of access to information and availability to ensure the effective and autonomous exercise of their roles ? If "No", please specify the reasons :	R0123	Yes No Not applicable
		R0124	Free text
		R0125	Percentage
		R0126	Free text
			Free text

2.6	Total number of employees, expressed in FTEs employed by the professional : Details: * 1 FTE = 1 employee working full time throughout the year; 1 employee working 4 days a week = FTE 0,8 ; 1 full time employee hired from 1 July = 0.5 FTE ** For professionals who are brokerage companies, the question refers to the number of employees dedicated to insurance distribution activities	R0127	Number
2.7	Number of employees, expressed in FTEs, dedicated to the AML/CFT area (including the AML/CFT Compliance Officer): Details : * If the AML/CFT Compliance Officer (full-time employee) spends 10% of his/her time on AML/CFT and another employee (half-time employee) spends 5%, answer: 0.125 or ((1 X 10%) + (1 X 50% X 5%)) ** For professionals that are brokerage companies, the question refers to the number of employees within the insurance distribution business dedicated to the AML/CFT field	R0128	Number
2.8	Average number of years of experience per team member in the AML/CFT field (excluding AML/CFT Compliance Officer) :	R0129	Number
2.9	Does the professional have a parent company that is the parent undertaking of the Group?	R0130	Yes No
	If "Yes", please answer the sub-questions in 2.9 :		
2.9.1	Does the Compliance Officer (AML/CFT) have a direct reporting line to the Group Compliance function in the AML/CFT areas?	R0131	Yes No
2.9.2	What is the minimum frequency of reporting by the Compliance Officer (AML/CFT) to the parent company's AML/CFT department ?	R0132	Daily Weekly Monthly Quarterly Semi-annual Annual Other frequency
	If "Other frequency", please specify :	R0133	Free text
2.10	Does the Compliance Officer (AML/CFT) have a variable remuneration ?	R0134	Yes No
2.10.1	If "Yes", who decides on the variable remuneration of the Compliance Officer (AML/CFT) ?	R0135	Board of Directors / Board of Managers Authorised Manager Executive Committee Other
	If "Other frequency", please specify :	R0136	Free text
2.11	Are elements of AML/CFT compliance incorporated into the following employee group objectives ?		
2.11.1	Commercial team ?	R0137	Yes No
2.11.1	Contract/operations/customer management team ?	R0138	Yes No
2.11.1	Management ?	R0139	Yes No
Performance of customer AML/CFT due diligence by third parties			
2.12	Does the professional work with third parties who are involved in an outsourcing relationship (subcontracting) (Art. 35 CAA RGL)? (If the professional is a brokerage firm or a natural person broker, it is necessary to take into account third parties other than an insurance undertaking)	R0140	Yes No
	If "Yes", please answer the sub-questions in 2.12 :		
2.12.1	Specify the number of third parties as of 1 January 2022 :	R0141	Number
2.12.2	What are the AML/CFT functions/activities outsourced ?		Free text
2.12.3	Is the contract between the parties in line with the requirements of Art. 35(1) of the CAA RGL ?	R0142	Yes No Partially
2.12.4	The risk assessment in relation to the outsourced functions has been carried out and documented :	R0143	Yes No Partially
	If "No", please specify the reasons and the remedial actions in place :		Free text
2.12.4.1	If "Yes" or "Partially", when was this assessment carried out?	R0144	Before the conclusion of the contract After the conclusion of the contract
2.12.5	How often does the professional carry out a control of third party representatives to ensure that the commitments arising from the contract are respected ?	R0145	Every year Every 2-3 years Every 4-5 years Other frequency Never
	If "Other frequency" or "Never", please specify the reasons :		Free text
2.13	Does the professional work with third parties (Art. 34 of the RGL CAA) for the performance of customer AML/CFT due diligence ? (If the professional is a life insurance undertaking, the intermediaries distributing insurance products should be taken into account to answer the question)	R0146	Yes No
	If "Yes", please answer the sub-questions in 2.13 :		
2.13.1	Specify the number of third parties as of 1 January 2022 :	R0147	Number
2.13.2	Specify the number of third parties established in a high-risk country on 1 January 2022 :	R0148	Number
2.13.2.1	Si 2.13.2>0, specify the number of third parties established in a high-risk country who do not benefit from a statutory exemption as provided for in Art. 34 (1) of the CAA RGL :	R0149	Number
2.13.3	Specify whether the verification of the quality of third parties (e.g. authorisation validity ...) is carried out and documented		

2.13.3.1	- prior to the intervention of the third party : If "No", please specify the reasons :	R0150	Yes No
			Free text
2.13.3.2	- periodically : If "Other frequency" or "Never", please specify the reasons :	R0151	At least once a year Every 2-3 years Other frequency Never
			Free text
2.13.4	Has the professional received a written commitment from the third parties regarding the obligations mentioned in Art. 34 of the CAA RGL ?	R0152	Yes No Partially
2.14	Does the professional systematically conclude a brokerage/distribution agreement with the insurance undertakings with which the business is placed ?	R0153	Yes No
2.14.1	If "Yes", do these agreements specifically include provisions related to customer due diligence obligations ?	R0154	Yes No Partially
Recruitment, training and awareness-raising of the staff			
2.15	In relation to the recruitment process, does the professional have procedures in place to control the adequate professional standing and level of experience of :		
2.15.1	Management members (including the effective management) ?	R0155	Yes No
2.15.2	The Responsible for Compliance ?	R0156	Yes No
2.15.3	The Compliance Officer (AML/CFT) ?	R0157	Yes No
2.16	Does the Compliance Officer (AML/CFT) have an AML/CFT training program in place adapted to the level of sensitivity and exposure to ML/TF risks of the teams ?	R0158	Yes No
2.17	What is the rate of completion of AML/CFT training program for the following categories of employees ?		
2.17.1	AML/CFT team (including the Compliance Officer AML/CFT) :		
2.17.1.1	on 2021	R0159	100% between 90% and 100 between 75% and 90% between 50% and 75% < 50% Not applicable
	If the answer is different from 100%, please specify the reasons :		Free text
2.17.1.2	on 2020	R0160	100% between 90% and 100 between 75% and 90% between 50% and 75% < 50% Not applicable
2.17.1.3	on 2019	R0161	100% between 90% and 100 between 75% and 90% between 50% and 75% < 50% Not applicable
2.17.2	Contract/operations/customer management team :		
2.17.2.1	on 2021	R0162	100% between 90% and 100 between 75% and 90% between 50% and 75% < 50% Not applicable
2.17.2.2	on 2020	R0163	100% between 90% and 100 between 75% and 90% between 50% and 75% < 50% Not applicable
2.17.2.3	on 2019	R0164	100% between 90% and 100 between 75% and 90% between 50% and 75% < 50% Not applicable
2.17.3	Internal Audit Team :		
2.17.3.1	on 2021	R0165	100% between 90% and 100 between 75% and 90% between 50% and 75% < 50% Not applicable
2.17.3.2	on 2020	R0166	100% between 90% and 100 between 75% and 90% between 50% and 75% < 50% Not applicable

R0167	100% between 90% and 100 between 75% and 90% between 50% and 75% < 50% Not applicable
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2.17.3.3 on 2019

2.17.4 Management (including the Responsible for Compliance) :

R0168	100% between 90% and 100 between 75% and 90% between 50% and 75% < 50% Not applicable
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2.17.4.1 on 2021

If the answer is different from 100%, please specify the reasons :

	Free text
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R0169	100% between 90% and 100 between 75% and 90% between 50% and 75% < 50% Not applicable
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2.17.4.2 on 2020

R0170	100% between 90% and 100 between 75% and 90% between 50% and 75% < 50% Not applicable
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2.17.4.3 on 2019

2.17.5 Sales team :

R0171	100% between 90% and 100 between 75% and 90% between 50% and 75% < 50% Not applicable
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2.17.5.1 on 2021

R0172	100% between 90% and 100 between 75% and 90% between 50% and 75% < 50% Not applicable
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2.17.5.2 on 2020

R0173	100% between 90% and 100 between 75% and 90% between 50% and 75% < 50% Not applicable
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2.17.5.3 on 2019

2.17.6 Employees recruited in the past calendar year :

R0174	100% between 90% and 100 between 75% and 90% between 50% and 75% < 50% Not applicable
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2.17.6.1 on 2021

R0175	100% between 90% and 100 between 75% and 90% between 50% and 75% < 50% Not applicable
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2.17.6.2 on 2020

R0176	100% between 90% and 100 between 75% and 90% between 50% and 75% < 50% Not applicable
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2.17.6.3 on 2019

2.17.7 Agents :

R0177	100% between 90% and 100 between 75% and 90% between 50% and 75% < 50% Not applicable
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2.17.7.1 on 2021

R0178	100% between 90% and 100 between 75% and 90% between 50% and 75% < 50% Not applicable
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2.17.7.2 on 2020

R0179	100% between 90% and 100 between 75% and 90% between 50% and 75% < 50% Not applicable
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2.17.7.3 on 2019

2.17.8 Other employees (not listed above) :

R0180	100% between 90% and 100 between 75% and 90% between 50% and 75% < 50% Not applicable
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2.17.8.1 on 2021

R0181	100% between 90% and 100 between 75% and 90% between 50% and 75% < 50% Not applicable
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2.17.8.2 on 2020

2.17.8.3	on 2019	R0182	100% between 90% and 100 between 75% and 90% between 50% and 75% < 50% Not applicable
2.18	Does the professional work with sub-brokers ? If "Yes", please answer the sub-questions in 2.18 :	R0183	Yes No
2.18.1	Has the professional provided AML/CFT training to its sub-brokers :	R0184	Yes No
2.18.1.1	on 2021	R0185	Yes No Not applicable
2.18.1.2	on 2020	R0186	Yes No Not applicable
2.18.1.3	on 2019	R0187	Yes No
2.18.2	Has the professional put in place periodic controls to ensure that the sub-broker is compliant with and apply the professional's AML/CFT policy/procedures ?		
2.19	Specify whether the latest AML/CFT trainings provided is based on or incorporates the following elements :		
2.19.1	A reference to the professional's current AML/CFT policies/procedures	R0188	Yes No
2.19.2	Recent developments in AML/CFT obligations applicable to the professional	R0189	Yes No
2.19.3	References to the legal and regulatory standards on AML/CFT in force in Luxembourg	R0190	Yes No
2.19.4	Practical elements to enable the members of the staff who are in direct contact with customers or whose tasks expose them to the risk of being confronted with attempts at ML/TF to recognise transactions/operations that are likely to be linked to primary ML/TF offences	R0191	Yes No
2.19.5	Examples/practical cases of ML/TF operations	R0192	Yes No
AML/CFT policies and procedures			
2.20	Has the latest version of the professional's AML/CFT policy/procedure been subject to duly formalised validation :		
2.20.1	By the current Responsible for Compliance ?	R0193	Yes No
2.20.2	By the previous Responsible for Compliance ?	R0194	Yes No Not applicable
2.20.3	By the Management (Board of Directors or Board of Managers or Executive Committee or other effective management body)	R0195	Yes No
2.21	Specify whether the professional's AML/CFT policy / procedures include the following elements :		
2.21.1	the customer acceptance policy/procedure	R0196	Yes No
2.21.2	the measures to be taken in terms of customer due diligence (identification and verification of the identity of policyholders, agents, insured persons, beneficial owners and beneficiaries, as well as obtaining information and documents on the purpose of the transaction and the nature of the business relationship)	R0197	Yes No Partially
2.21.3	the measures to be taken in terms of enhanced customer due diligence (including remote entry into a business relationship without any other appropriate guarantee, Politically Exposed Persons, and high-risk countries)	R0198	Yes No Partially
2.21.4	the measures to be taken in terms of simplified customer due diligence	R0199	Yes No Not applicable
2.21.5	the measures to be taken in case of payment of the benefits	R0200	Yes No
2.21.6	the measures aimed at preventing the misuse of products or the execution of transactions favouring anonymity in particular as regards the field of the new technologies	R0201	Yes No Partially Not applicable
2.21.7	the measures to be followed when using a third party	R0202	Yes No Not applicable
2.21.8	the measures to be followed when using a third party in the context of an outsourcing contract	R0203	Yes No Not applicable
2.21.9	the procedures to be followed in order to monitor the development of business relationships as well as operations executed for customers, in order to, in particular, to detect suspicious transactions	R0204	Yes No
2.21.10	the procedures to be followed in case of suspicion or reasonable grounds to suspect a ML/TF predicate offence	R0205	Yes No
2.21.11	the hiring procedures and the staff training and awareness-raising program	R0206	Yes No Partially Not applicable
2.21.12	the accurate definition of the respective responsibilities of the various AML/CFT functions within the staff with regard to AML/CFT, as well as the appointment of the Compliance Officer and the designation of the Responsible for Compliance	R0207	Yes No Not applicable
2.21.13	the procedure for internal reporting of breaches of professional obligations with regard to the fight against ML/TF by a specific, independent and anonymous channel	R0208	Yes No
2.21.14	the measures to be taken when the payment of the insurance premium is made by a natural or legal person who is a third party to the contract	R0209	Yes No Not applicable
2.21.15	the measures to be taken for the collection of information on the geographical and economic source of the premiums	R0210	Yes No
2.21.16	the procedures to be followed for updating documents, data or information collected on existing customers	R0211	Yes No
2.21.17	In the case of contracts with securities or instruments not listed on a regulated market as underlying investments, the measures to be taken to determine the professional's shareholding in these said companies	R0212	Yes No Not applicable
2.21.18	the procedures to be followed in terms of record-keeping of documents, data and information	R0213	Yes No
2.21.19	the procedures to be followed in terms of cooperation with the authorities	R0214	Yes No
2.21.20	a catalogue of internal sanctions in the event of non-compliance with the policy or related procedures	R0215	Yes No
2.21.21	the adaptation and integration of the Group's AML/CFT requirements, if the professional is part of a Group	R0216	Yes No Not applicable

2.21.22	a list of indicators related to tax offences (in particular with reference to the list of indicators issued by ACA on 2 April 2020)	R0217	Yes No Partially
2.21.23	specific FATCA/CRS lists or "offshore" jurisdictions	R0218	Yes No Partially
2.21.24	the measures to be followed in relation to the specific treatment/controls of tax offences	R0219	Yes No
2.21.25	a list of high-risk countries	R0220	Yes No
2.21.26	a list of professions or activities considered to be sensitive with regard to ML/TF	R0221	Yes No
2.21.27	the measures relating to the implementation of CL 18/9 and 19/16 (including criteria for manual updating of the quantitative questionnaire and practical guidance on how to complete the questionnaires)	R0222	Yes No Partially
2.22	How often does the Compliance Officer (AML/CFT) plan to monitor and update the AML/CFT policy/procedures of the professional ?		
2.22.1	At least once a year	R0223	Yes No
2.22.2	With each change in AML/CFT legal and regulatory requirements	R0224	Yes No
2.22.3	With each change in activities	R0225	Yes No
2.23	Date of last update (yyyy-mm-dd) :	R0226	Date
2.24	Is the review of AML/CFT policies/procedures systematically accompanied by an impact analysis impact / action plan ?	R0227	Yes No
2.25	Does the professional systematically communicate about changes in AML/CFT policies/ procedures ?	R0228	Yes No
	If "Yes", what means does it use to communicate ?		
2.25.1	Information meetings or training for the departments/functions most affected by the changes	R0229	Yes No
2.25.2	Information note sent to the departments/functions most affected by the changes (by email for example)	R0230	Yes No
2.25.3	Information note distributed to all employees (by email for example)	R0231	Yes No
2.25.4	Communication on the intranet	R0232	Yes No Not applicable
2.25.5	Other	R0233	Yes No
	If "Other" = "Yes", please specify :		
			Free text

2.26	For what reasons was the AML/CFT policy/procedures <u>last reviewed</u> ?		
2.26.1	Review and adaptation following the marketing of products in new countries	R0234	Yes No Not applicable
2.26.2	Review and adaptation following the launch of new products	R0235	Yes No Not applicable
2.26.3	Review and adaptation following the use of new distribution channels	R0236	Yes No Not applicable
2.26.4	Review and adaptation in response to changes in the nature of customers	R0237	Yes No Not applicable
2.26.5	Review and adaptation to changing AML/CFT legal and regulatory requirements	R0238	Yes No Not applicable
2.26.6	Review and adaptation following recommendations issued by the approved statutory auditor (in particular in the context of the special report)	R0239	Yes No Not applicable
2.26.7	Review and adaptation following recommendations issued by the internal auditor	R0240	Yes No Not applicable
2.26.8	Review and adaptation following an inspection by a competent supervisory authority (excluding CAA)	R0241	Yes No Not applicable
2.26.9	Review and adaptation following an inspection by the CAA	R0242	Yes No Not applicable
2.26.10	Other	R0243	Yes No
	If "Other" = "Yes", please specify :		
			Free text

SECTION 3. Entering into a business relationship

Customer acceptance process and due diligence

3.1	Has the professional classified all existing customers according to different levels of ML/TF risk considering the following factors:		
3.1.1	Type of customers ?	R0300	Yes No
3.1.2	Countries or geographical areas ?	R0301	Yes No
3.1.3	Type of products, services ?	R0302	Yes No
3.1.4	Type of transactions, operations ?	R0303	Yes No
3.1.5	Distribution channels ?	R0304	Yes No
3.2	Does the professional have an acceptance committee or equivalent body (Art. 8 CAA RGL) ?	R0305	Yes No
	If "Yes", please answer the sub-questions in 3.2 :		

- 3.2.1 What is its composition ?
- 3.2.1.1 Compliance Officer (AML/CFT)
- 3.2.1.2 Responsible for Compliance
- 3.2.1.3 AML/CFT team
- 3.2.1.4 Authorised Manager (if different from the Responsible for Compliance)
- 3.2.1.5 Other senior management member (excluding the Authorised Manager and the Responsible for Compliance)
- 3.2.1.6 Sales team
- 3.2.1.7 Legal team
- 3.2.1.8 Contract/operations/customer management team
- 3.2.1.9 Risk management (Solvency II)
- 3.2.1.10 Compliance Officer (Solvency II)
- 3.2.1.11 Other(s)
If Other(s) = "Yes", please specify :
- 3.2.2 Does the documentation related to the acceptance committees (memo, agenda, minutes, ...) ensure systematic formalization of the following points:
- 3.2.2.1 The identified ML/TF risk factors ?
- 3.2.2.2 Controls/mitigation measures carried out/taken ?
- 3.2.2.3 Decisions taken at the committee ?
- 3.2.3 Is there a procedure for the acceptance committee ?
If 'Yes', does it specify :
- 3.2.3.1 The tasks of this committee ?
- 3.2.3.2 The Associated governance (composition, responsibilities, frequency of meeting) ?
- 3.2.3.3 How the decisions are taken ?
- 3.3 Is any entry into contact documented by a questionnaire adapted to the customer's profile? (even if it is not followed by an entry into a business relationship)
- 3.4 In which cases do the professional's acceptance policies / procedures require the systematic implementation of **enhanced due diligence measures** ?
- 3.4.1 Remote entry into a business relationship without any other appropriate guarantee
- 3.4.2 Business relationships and transactions involving Politically Exposed Persons (PEPs)
- 3.4.3 Business relationships and transactions involving high-risk countries
If "Yes", please specify if this includes :
- 3.4.3.1 The country of residence of the policyholder
- 3.4.3.2 The country of residence of the beneficial owner
- 3.4.3.3 The country of origin of the funds
- 3.4.4 Business relationships and transactions involving natural and legal persons, entities or groups subject to restrictive measures in financial matters
- 3.4.5 Activity considered by its nature to be sensitive with regard to ML/TF
- 3.4.6 Business relationships and transactions involving complex structure/arrangement
- 3.4.7 Transaction amount above a certain threshold
- 3.4.8 Determined payment methods (e.g. payment by cheque, cash, bearer shares, etc.)
- 3.4.9 Specific products (e.g. products likely to promote anonymity, etc.)
- 3.4.10 Payments received from third parties
- 3.4.11 Unlisted underlying investments with which the customer has a close relationship with, influence or decision-making power (e.g. Internal Dedicated Fund including directly or indirectly shares of unlisted operating companies, debt securities not listed on a regulated market issued by unlisted operating companies, etc.)
- 3.4.12 Exceeding a certain ML/TF risk score/level

R0306	Yes permanent member Yes optional member (on a risk-based approach) No
R0307	Yes permanent member Yes optional member (on a risk-based approach) No
R0308	Yes permanent member Yes optional member (on a risk-based approach) No Not applicable
R0309	Yes permanent member Yes optional member (on a risk-based approach) No Not applicable
R0310	Yes permanent member Yes optional member (on a risk-based approach) No Not applicable
R0311	Yes permanent member Yes optional member (on a risk-based approach) No
R0312	Yes permanent member Yes optional member (on a risk-based approach) No Not applicable
R0313	Yes permanent member Yes optional member (on a risk-based approach) No Not applicable
R0314	Yes permanent member Yes optional member (on a risk-based approach) No Not applicable
R0315	Yes permanent member Yes optional member (on a risk-based approach) No Not applicable
R0316	Yes No
R0317	Free text

R0318	Yes No
R0319	Yes No
R0320	Yes No
R0321	Yes No

R0322	Yes No
R0323	Yes No Partially
R0324	Yes No
R0325	Yes No

R0326	Yes No Not applicable
R0327	Yes No Not applicable
R0328	Yes No Not applicable

R0329	Yes No
R0330	Yes No
R0331	Yes No
R0332	Yes No
R0333	Yes No Not applicable
R0334	Yes No Not applicable
R0335	Yes No Not applicable
R0336	Yes No Not applicable
R0337	Yes No Not applicable
R0338	Yes No Not applicable
R0339	Yes No Not applicable
R0340	Yes No Not applicable

3.4.13	Other(s) If Other(s) = "Yes", please specify	R0341	Yes No
		Free text	

3.5 In which cases is **prior intervention of the Compliance Officer (AML/CFT)** systematically required ?

3.5.1	Remote entry into a business relationship without any other appropriate guarantee (Art. 27 CAA RGL)	R0342	Yes No Not applicable
3.5.2	Business relationships and transactions involving Politically Exposed Persons (PEPs)	R0343	Yes No Not applicable
3.5.3	Business relationships and transactions involving high-risk countries	R0344	Yes No Not applicable
3.5.4	Business relationships and transactions involving natural and legal persons, entities or groups subject to restrictive measures in financial matters	R0345	Yes No Not applicable
3.5.5	Business relationships and transactions exceeding a certain ML/TF risk score	R0346	Yes No Not applicable
3.5.6	Business relationships that have been reported to the FIU in the past	R0347	Yes No Not applicable
3.5.7	Unlisted underlying investments with which the customer has a close relationship with, influence or decision-making power (e.g. Internal Dedicated Fund including directly or indirectly shares of unlisted operating companies, debt securities not listed on a regulated market issued by unlisted operating companies, etc.)	R0348	Yes No Not applicable
3.5.8	Launch of new products or business practices (including new distribution mechanisms) or use of new technologies	R0349	Yes No Not applicable

3.6 In which cases is **prior authorisation from a senior management member** systematically required?

3.6.1	Business relationships and transactions involving Politically Exposed Persons (PEPs)	R0350	Yes No Not applicable
3.6.2	Business relationships and transactions involving high-risk countries	R0351	Yes No Not applicable
3.6.3	Business relationships and transactions involving natural and legal persons, entities or groups subject to restrictive measures in financial matters	R0352	Yes No Not applicable
3.6.4	Business relationships and transactions exceeding a certain ML/TF risk score	R0353	Yes No Not applicable
3.6.5	Business relationships that have been reported to the FIU in the past	R0354	Yes No Not applicable

3.7 Do the enhanced due diligence measures include the following :

3.7.1 - For a new customer assessed as High Risk :

3.7.1.1	Systematic collection of documentary evidence of the origin of funds	R0355	Yes No
3.7.1.2	Systematic collection of a recent proof of address (e.g. copy of bill, ...)	R0356	Yes No
3.7.1.3	Systematic search for other information (e.g. background checks, possible negative press, ...) from reliable and independent sources	R0357	Yes No
3.7.1.4	Systematic collection of a tax opinion issued by an external firm or any other documentary evidence (e.g. proof of tax regularisation, ...) confirming that the assets are known to the tax authorities (of the country where the policy holder is resident for tax purposes) and correctly taxed	R0358	Yes No
3.7.1.5	Other means	R0359	Yes No

If "Other means" = "Yes", please specify:

		Free text	
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3.7.2 - For a new customer classified as a Politically Exposed Person (PEP) :

3.7.2.1	Systematic collection of documentary evidence of the origin of funds	R0360	Yes No
3.7.2.2	Systematic collection of a recent proof of address (e.g. copy of bill, ...)	R0361	Yes No
3.7.2.3	Systematic search for other information (e.g. background checks, possible negative press, ...) from reliable and independent sources	R0362	Yes No
3.7.2.4	Systematic collection of a tax opinion issued by an external firm or any other documentary evidence (e.g. proof of tax regularisation, ...) confirming that the assets are known to the tax authorities (of the country where the policy holder is resident for tax purposes) and correctly taxed	R0363	Yes No
3.7.2.5	Other means	R0364	Yes No

If "Other means" = "Yes", please specify:

		Free text	
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Performance of customer AML/CFT due diligence by agents/agencies

3.8	Does the professional work with agents/agencies ?	R0365	Yes No
3.9	If "Yes" to 3.8, do the agent or agency contracts provide that the professional's AML/CFT policy/procedures apply to agents and agencies as well as to the professional ? If "No" to 3.9, please specify the reasons and remedial actions in place:	R0366	Yes No

	<i>Free text</i>
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3.9.1 If "Yes" to 3.9, how often does the professional monitor agents or agencies to ensure compliance with the AML/CFT commitments in the contract ?

R0367	Every year Every 2-3 years Every 4-5 years Other frequency Never
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If "other frequency" or "Never", please specify :

	<i>Free text</i>
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SECTION 4. Monitoring the business relationship and transactions (ongoing due diligence)

Suivi de la relation d'affaires et mise à jour des documents, données, informations

4.1 Is the customer's risk level adjusted during the monitoring of the business relationship at each significant change in risk ?

R0400	Yes No
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4.2 Specify the frequency of updating existing customer documents, data and information:

4.2.1 Update is done **without delay** at each event or transaction/operation qualified as "appropriate times" (Art. 33(3) CAA RGL) :

R0401	Yes No Partially
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If "Partially", please specify :

	<i>Free text</i>
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4.2.2 Update in the **absence** of an event or transaction/operation :

4.2.2.1 - Customers assessed as Low risk :

R0402	Every year Every 2 years Every 3 years Every 4 years Every 5 years Every 6 years Every 7 years Other frequency
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If "Other frequency", please specify :

R0403	<i>Free text</i>
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4.2.2.2 - Customers assessed as Medium risk :

R0404	Every year Every 2 years Every 3 years Every 4 years Every 5 years Every 6 years Every 7 years Other frequency
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If "Other frequency", please specify :

R0405	<i>Free text</i>
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4.2.2.3 - Customers assessed as High risk :

R0406	Every year Every 2 years Every 3 years Every 4 years Every 5 years Every 6 years Every 7 years Other frequency
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If "Other frequency", please specify :

R0407	<i>Free text</i>
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4.2.2.4 - Customers classified as Politically Exposed Persons (PEP) :

R0408	Every year Every 2 years Every 3 years Every 4 years Every 5 years Every 6 years Every 7 years Other frequency
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If "Other frequency", please specify :

R0409	<i>Free text</i>
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4.3 **If there is no event or transaction/operation**, how does the professional update the documents, data and information for the following existing customers ?

4.3.1 - For an existing customer assessed as High Risk :

4.3.1.1 If the policyholder is a natural person, systematic verification of the validity of identification documents and collection of new/valid documents, if any

R0410	Yes No
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4.3.1.2 If the policyholder is a legal person or other legal arrangement, systematic collection of recent identification documents (recent extract from the companies register, the latest coordinated articles of association)

R0411	Yes No Not applicable
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4.3.1.3 If the policyholder is a legal person or other legal arrangement, systematic collection of a recent extract from the register of beneficial owners (RBO) (if the country of establishment of the policyholder allows it)

R0412	Yes No Not applicable
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4.3.1.4 If the policyholder is a legal person or other legal arrangement, systematic collection of recent documents identifying the beneficial owners (e.g. organisation chart dated and signed, copy of the share registers of the direct and indirect shareholders or equivalent documents, description of the ownership and control structure by an external counsel, ...)

R0413	Yes No Not applicable
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4.3.1.5 Systematic collection of a new confidential Know Your Customer (KYC) questionnaire

R0414	Yes No
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4.3.1.6 Systematic collection of up-to-date information on the customer's financial data (e.g. financial assets, income, latest annual accounts or management report, ...)

R0415	Yes No
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4.3.1.7 Systematic review of the overall coherence of the file (especially between the transactions carried out and the customer knowledge, the received documents of origin of funds, ...) followed, if necessary, by the regularisation of missing documents/information

R0416	Yes No
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4.3.1.8 Systematic update of tax compliance documentation (e.g. new tax self-declaration)

R0417	Yes No
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4.3.1.9 Systematic search for other information (background checks, possible negative press, ...) from reliable and independent sources

R0418	Yes No
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4.3.1.10 Other means

R0419	Yes No
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If "Other means" = "Yes", please specify

	<i>Free text</i>
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4.3.2 - For an existing customer classified as a Politically Exposed Person (PEP) :

4.3.2.1	If the policyholder is a natural person, systematic verification of the validity of identification documents and collection of new/valid documents, if any	R0420	Yes No
4.3.2.2	If the policyholder is a legal person or other legal arrangement, systematic collection of recent identification documents (recent extract from the companies register, the latest coordinated articles of association)	R0421	Yes No Not applicable
4.3.2.3	If the policyholder is a legal person or other legal arrangement, systematic collection of a recent extract from the register of beneficial owners (RBO) (if the country of establishment of the policyholder allows it)	R0422	Yes No Not applicable
4.3.2.4	If the policyholder is a legal person or other legal arrangement, systematic collection of recent documents identifying the beneficial owners (e.g. organisation chart dated and signed, copy of the share registers of the direct and indirect shareholders or equivalent documents, description of the ownership and control structure by an external counsel, ...)	R0423	Yes No Not applicable
4.3.2.5	Systematic collection of a new confidential Know Your Customer (KYC) questionnaire	R0424	Yes No
4.3.2.6	Systematic collection of up-to-date information on the customer's financial data (e.g. financial assets, income, latest annual accounts or management report, ...)	R0425	Yes No
4.3.2.7	Systematic review of the overall coherence of the file (especially between the transactions carried out and the customer knowledge, the received documents of origin of funds, ...) followed, if necessary, by the regularisation of missing documents/information	R0426	Yes No
4.3.2.8	Systematic update of tax compliance documentation (e.g. new tax self-declaration)	R0427	Yes No
4.3.2.9	Systematic search for other information (background checks, possible negative press, ...) from reliable and independent sources	R0428	Yes No
4.3.2.10	Other means	R0429	Yes No

If "Other means" = "Yes", please specify :

	<i>Free text</i>
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Contract management system and supervision system (filtering)

4.4	Does the professional have a contract and transaction management tool ?	R0430	Yes No
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If "No", please specify how the professional conducts a careful review of transactions throughout the business relationship :

	<i>Free text</i>
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4.5	If "Yes" to 4.4, the <u>customer's ML/TF risk level</u> is calculated and integrated :	R0431	a) In the contract and transaction management tool b) In a tool integrated with the contract and transaction management tool (fully automated information exchange flows) c) In a tool partially integrated with the contract and transaction management tool (partially automated information exchange flows) d) In an independent tool e) Manually (e.g. excel file) f) The customer's risk level is not available
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4.5	If "No" to 4.4, the <u>customer's ML/TF risk level</u> is calculated and integrated :	R0432	d) In an independent tool e) Manually (e.g. excel file) f) The customer's risk level is not available
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If "The customer's risk level is not available" or "Manually", please specify the reasons and the system in place :

	<i>Free text</i>
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4.6	If "Yes" to 4.4, the <u>ML/TF risk score per contract</u> is calculated and integrated :	R0433	a) In the contract and transaction management tool b) In a tool integrated with the contract and transaction management tool (fully automated information exchange flows) c) In a tool partially integrated with the contract and transaction management tool (partially automated information exchange flows) d) In an independent tool e) Manually (e.g. excel file) f) The score per contract is not available
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4.6	If "No" to 4.4, the <u>ML/TF risk score per contract</u> is calculated and integrated :	R0434	d) In an independent tool e) Manually (e.g. excel file) f) The score per contract is not available
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If "The score per contract is not available" or "Manually", please specify :

	<i>Free text</i>
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4.7	When is the quantitative questionnaire (CL CAA 18/9) completed in relation to the acceptance of the transaction ?	R0435	before at the same time after
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4.8 If "Yes" to 4.4, does the contract and transaction management tool include blockages requiring the intervention of the Compliance Officer (AML/CFT) in the following situations ?

4.8.1	Politically Exposed Persons (PEP) alert on one of the parties to the transaction	R0436	Yes No
4.8.2	Alert on one of the parties to the transaction as a result of filtering against lists containing states, natural and legal persons, entities or groups subject to restrictive measures in financial matters	R0437	Yes No
4.8.3	Alert on one of the parties to the transaction as a result of filtering against internal and/or Group blacklists	R0438	Yes No Not applicable

4.8.4	Party to the transaction/contract that has been reported to the FIU	R0439	Yes No Not applicable
4.8.5	Other type of alert	R0440	Yes No

If "Other type of alert" = "Yes", please specify :

	<i>Free text</i>
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4.9	If "Yes" to 4.4, does the management tool incorporate transactional scenarios to automatically detect complex and unusual operations and transactions ?	R0441	Yes No
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4.10 Does the **control mechanisms/ supervisory system** in place detect the following situations ?

4.10.1 - **At the on-boarding stage (acceptance of the business relationship) :**

4.10.1.1	Business relationships and transactions involving Politically Exposed Persons (PEPs)	R0442	Yes No
4.10.1.2	Business relationships and transactions involving natural and legal persons, entities or groups subject to restrictive measures in financial matters	R0443	Yes No
4.10.1.3	Business relationships and transactions involving high-risk countries	R0444	Yes No

4.10.2 - **When a transaction/significant change occurs :**

4.10.2.1	Business relationships and transactions involving Politically Exposed Persons (PEPs)	R0445	Yes No
4.10.2.2	Business relationships and transactions involving natural and legal persons, entities and groups subject to restrictive measures in financial matters	R0446	Yes No
4.10.2.3	Business relationships and transactions involving high-risk countries	R0447	Yes No

4.10.3 - **During the life of the contract if there is no transaction/significant change :**

4.10.3.1	Business relationships and transactions involving Politically Exposed Persons (PEPs)	R0448	Yes No
4.10.3.2	Business relationships and transactions involving natural and legal persons, entities or groups subject to restrictive measures in financial matters	R0449	Yes No

If any of the answers to 4.10 is "No", please specify the reasons and the mechanism in place :

	<i>Free text</i>
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4.11 Do you include in your **control mechanisms/ supervisory system** the natural and legal persons, entities and groups listed in/ covered by :
(for professionals who do not have a filtering tool, the question refers to manual checking against the lists referenced below)

4.11.1	Official lists issued by the United Nations ?	R0450	Yes No
4.11.2	Official lists issued by the European Union ?	R0451	Yes No
4.11.3	Official lists issued by the competent Luxembourg authorities ?	R0452	Yes No
4.11.4	Politically Exposed Persons (PEP) lists ?	R0453	Yes No
4.11.5	Internal blacklists of potential customers refused by the professional ?	R0454	Yes No
4.11.6	Internal blacklists of potential customers refused by other Group entities?	R0455	Yes No Not applicable
4.11.7	Other(s)	R0456	Yes No

If "Other(s)" = "Yes", please specify :

	<i>Free text</i>
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4.12 **If there is no transaction/significant change in the contract**, how often does the professional screen all existing contracts ?
(for professionals who do not have a filtering tool, the question refers to the frequency of manual checking against the lists referenced in question 4.11)

4.12.1	To detect natural and legal persons, entities and groups subject to restrictive measures in financial matters ?	R0457	Daily Weekly Bimonthly Monthly Other frequency
4.12.2	To detect natural and legal persons classified as Politically Exposed Persons (PEPs) ?	R0458	Daily Weekly Bimonthly Monthly Other frequency

If "Other frequency", please specify :

	<i>Free text</i>
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4.13 Which parties to the contract are subject to screening/filtering ?
(for professionals who do not have a filtering tool, the question refers to manual checking against the lists referenced in question 4.11)

4.13.1	Policyholder (natural person, legal person or other legal arrangement)	R0459	Yes No
4.13.2	Beneficial owner of the policyholder legal person or other legal arrangement	R0460	Yes No Not applicable

4.13.3	Proxy ("mandataire") or representative	R0461	Yes No Not applicable
4.13.4	Insured person	R0462	Yes No Not applicable
4.13.5	Beneficiary designated by name	R0463	Yes No Not applicable
4.13.6	Parties in relation to unlisted underlying investments which confer control rights on the professional (legal entity, beneficial owner/manager/executive of the unlisted underlying asset,)	R0464	Yes No Partially Not applicable
4.13.7	Assignee of rights (new policyholder or beneficiary)	R0465	Yes No Not applicable
4.13.8	Beneficiary of the payout	R0466	Yes No
4.13.9	Intermediary	R0467	Yes No Not applicable
4.13.10	Legal representative of the intermediary	R0468	Yes No Not applicable
4.13.11	Other(s)	R0469	Yes No

If "Other(s)" = "Yes", please specify :

	<i>Free text</i>
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4.14 Does the control mechanisms/ supervisory system ensure **systematic traceability** of the analysis of each alert, making it possible in particular to trace :

4.14.1	The alert details and the parties involved ?	R0470	Yes No
4.14.2	The reasons for confirming or denying the alert ?	R0471	Yes No
4.14.3	The names of the employees who analysed the alert ?	R0472	Yes No
4.14.4	The names of the employees who validated the alert ("4 Eyes" control) if applicable ?	R0473	Yes No Not applicable
4.14.5	The analysis and validation dates ?	R0474	Yes No
4.15	Does the professional have a filtering tool ?	R0475	Yes No
4.16	If "Yes" to 4.15, what IT tool is used for filtering the database? If "External tool", please specify the name of the tool :	R0476	External tool (external provider) Tool developed internally by the professional/ Group
		R0477	<i>Free text</i>
4.17	If "Yes" to 4.15, in the filtering tool, how often are the official lists updated ? If "Other frequency", please specify :	R0478	Daily Weekly Monthly Other frequency
		R0479	<i>Free text</i>
4.18	If "Yes" to 4.15, does the configuration of the screening tool take into account spelling variations in the surnames and first names or designation of persons or names of entities that do not correspond exactly to those registered on the official lists ?	R0480	Yes No
4.19	Does the professional implemented regular controls to ensure that ML/TF alerts, including false positives and the management of homonyms, are dealt with diligently?	R0481	Yes No Partially
4.20	Does the professional have an operational procedure on the filtering system ("dispositif de filtrage") ? If "Yes", does it include the following elements :	R0482	Yes No

4.20.1	Description of the supervisory system (use of a filtering tool and/or manual checks)	R0483	Yes No
4.20.2	Lists used	R0484	Yes No
4.20.3	Filtering frequency	R0485	Yes No
4.20.4	List of parties being filtered	R0486	Yes No
4.20.5	Settings/configuration of the filtering tool	R0487	Yes No Not applicable
4.20.6	Due diligence measures in dealing with alerts (including homonyms)	R0488	Yes No
4.20.7	Documentation of research and decisions	R0489	Yes No
4.20.8	Procedure for providing written reports to the Compliance Officer (AML/CFT) and related deadlines	R0490	Yes No
4.20.9	Operational implementation of restrictive measures in financial matters	R0491	Yes No
4.20.10	Operational procedure for informing the Ministry of Finance of the implementation of any restrictive measures in financial matters	R0492	Yes No
4.20.11	If the detection generates a suspicion of money laundering, an associated predicate offence or financing terrorism : procedure on how to report to the FIU	R0493	Yes No
4.20.12	Responsibilities of the various stakeholders (including Responsible for Compliance Officer and Compliance Officer AML/CFT)	R0494	Yes No

Reports to the Compliance Officer (AML/CFT)

4.21	What has been over the past calendar year :		
4.21.1	The number of alerts generated (official lists and PEP lists) ?	R0495	<i>Number</i>
4.21.2	The number of positive alerts after analysis ("true positive") ?	R0496	<i>Number</i>
4.21.3	The number of alerts reported (in writing) to the Compliance Officer (AML/CFT) (whether this escalation is done through the filtering tool or not) ?	R0497	<i>Number</i>

SECTION 5. Internal and external controls

Controls and reports of the Compliance Officer (AML/CFT)

5.1 Has the AML/CFT Compliance Officer implemented a **periodic monitoring plan** (e.g. regular controls on a sample of transactions processed, ...) to ensure compliance with the AML/CFT system within the firm/company ?

5.1.1	In 2019	R0500	Yes No
5.1.2	In 2020	R0501	Yes No
5.1.3	In 2021	R0502	Yes No

5.2 If "Yes" to 5.1.3, did the controls carried out lead to the detection of deficiencies and/or irregularities ?

5.2.1	In 2021	R0503	Minor deficiency or irregularity Moderate deficiency or irregularity Major deficiency or irregularity No deficiency or irregularity detected
5.2.2	If "Major deficiency or irregularity", has the professional taken the necessary measures to remedy the deficiencies/irregularities identified ?	R0504	Yes No

5.3 Did the Compliance Officer (AML/CFT) report (in writing) on the results of these controls ?

5.3.1.1	In 2019 : to the Management ?	R0505	Yes No
5.3.2.1	In 2020 : To the Responsible for Compliance ?	R0506	Yes No Not applicable
5.3.2.2	In 2020 : to the Management ?	R0507	Yes No Not applicable
5.3.3.1	In 2021 : To the Responsible for Compliance ?	R0508	Yes No Not applicable
5.3.3.2	In 2021 : to the Management ?	R0509	Yes No Not applicable

5.4 If "Yes" to 5.3.3.1 or 5.3.3.2, specify whether the last report submitted includes the following :

5.4.1	Follow-up of recommendations, problems, deficiencies and irregularities identified in the past	R0510	Yes No Not applicable
5.4.2	New problems, deficiencies and irregularities identified	R0511	Yes No Not applicable
5.4.3	Impact measurement: associated risks and severity	R0512	Yes No Not applicable
5.4.4	Proposed corrective measure(s)	R0513	Yes No Not applicable
5.5	Did the professional have to sanction employees following these controls ?	R0514	Yes No

If "Yes", please specify :

	<i>Free text</i>
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5.6 Has the Compliance Officer (AML/CFT) submitted for approval to the management/ its specialised committees an **annual summary report on the activities and functioning of the AML/CFT system** ?

5.6.1	In 2019	R0515	Yes No
5.6.2	In 2020	R0516	Yes No
5.6.3	In 2021	R0517	Yes No
5.6.4	Date of last approved summary report (yyyy-mm-dd) :	R0518	<i>Date</i>

Audit control

5.7 Does the professional have an internal audit function (whether outsourced or in-house)?

5.7		R0519	Yes No Not applicable
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If "Yes", please answer questions 5.8 to 5.13 :

5.8 Did the internal audit present an **annual summary report** to management (or its specialised committees) on the compliance with the AML/CFT policy and procedures ?

5.8.1	In 2019	R0520	Yes No
5.8.2	In 2020	R0521	Yes No
5.8.3	In 2021	R0522	Yes No
5.8.4	Date of last approved summary report (yyyy-mm-dd) :	R0523	<i>Date</i>
5.9	Did internal audit carry out specific AML/CFT controls in the last calendar year ?	R0524	Yes No

If "Yes", what topics were covered ?

- 5.9.1 Overall ML/TF risk assessment and ML/TF risk appetite at the professional level
- 5.9.2 Organisation and internal governance
- 5.9.3 Entering into a business relationship
- 5.9.4 Monitoring the business relationship and transactions (ongoing due diligence)
- 5.9.5 Internal and external controls
- 5.9.6 Subsidiaries and branches
- 5.9.7 Restrictive measures in financial matters

5.9.1		R0525	Yes No
5.9.2		R0526	Yes No
5.9.3		R0527	Yes No
5.9.4		R0528	Yes No
5.9.5		R0529	Yes No
5.9.6		R0530	Yes No Not applicable
5.9.7		R0531	Yes No

5.9.8	Tax compliance	R0532	Yes No
5.10	Number of internal audit recommendations issued and assessed as high risk in the area of AML/CFT :		
5.10.1	In 2019	R0533	Number
5.10.2	In 2020	R0534	Number
5.10.3	In 2021	R0535	Number
5.11	Has the professional taken the necessary measures to remedy the recommendations found by the internal audit (e.g. remediation plan) in the AML/CFT area ?		
5.11.1	In 2019 (If 5.10.1>0)	R0536	Yes No
5.11.2	In 2020 (If 5.10.2>0)	R0537	Yes No
5.11.3	In 2021 (If 5.10.3>0)	R0538	Yes No
5.12	Total number of open internal audit recommendations in AML/CFT areas (regardless of the issuance year) as of <u>31/12/2021</u> :	R0539	Number
5.13	Total number of open "late" internal audit recommendations (with a closing date of exceeded) in the AML/CFT fields (regardless of the issuance year) as of <u>31/12/2021</u> :	R0540	Number
5.14	Did the approved statutory auditor find any deficiencies in the area of AML/CFT (Special Report) ?		
5.14.1	For the year 2019 :	R0541	Yes No
5.14.1.1	If "Yes", has the professional taken the necessary measures to remedy the deficiencies (e.g. remediation plan) ?	R0542	Yes No
5.14.2	For the year 2020 :	R0543	Yes No
5.14.2.1	If "Yes", has the professional taken the necessary measures to remedy the deficiencies (e.g. remediation plan) ?	R0544	Yes No

Cooperation with the authorities

5.15	How many searches ("perquisitions") have been carried out in the firm and, if applicable, its agents/agencies and/or its branches in connection with money laundering, an associated predicate offence or terrorist financing ?		
5.15.1	In 2019	R0545	Number
5.15.2	In 2020	R0546	Number
5.15.3	In 2021	R0547	Number
5.16	What was the number of suspicions reported to the Compliance Officer (AML/CFT) that were analysed and closed without being reported to the FIU?		
5.16.1	In 2019	R0548	Number
5.16.2	In 2020	R0549	Number
5.16.3	In 2021	R0550	Number
5.17	What was the number of suspicious transaction/activity reports made by the professional ?		
5.17.1	In 2019	R0551	Number
5.17.2	In 2020	R0552	Number
5.17.3	In 2021	R0553	Number
5.18	What is the number of pending AML/CFT litigation or prosecutions as of <u>31/12/2021</u> :		
5.18.1	With customers ?	R0554	Number
5.18.2	With intermediaries / third-party introducers?	R0555	Number
5.18.3	With foreign supervisory authorities ?	R0556	Number

SECTION 6. Subsidiaries and branches

6.1	Does the professional have subsidiaries and/or branches whose activity or part of the activity is subject to the supervision of the CAA ?	R0600	Yes No
	If "Yes", please answer questions 6.1.1 to 6.4 :		
6.1.1	Number of subsidiaries/branches : If "Number of subsidiaries/branches" >0, please fill in the table in tab ESP.X.20220318.0020 requesting the following information: Name of the subsidiary/branch ; Type ; Country of establishment of the subsidiary/branch ; Total number of employees, expressed in FTEs within the subsidiary/branch ; Number of employees, expressed in FTEs, dedicated to AML/CFT within the subsidiary/branch ; ML/TF risk level allocated by the professional to the subsidiary/branch	R0601	Number
6.2	Does the AML/CFT Compliance function of the subsidiaries/branches have a direct reporting line to the Compliance Officer (AML/CFT) of the professional ?	R0602	Yes No The AML/CFT compliance function of the subsidiary/branch is performed by the professional itself
6.2.1	If "Yes", what is the minimum frequency of reporting by the AML/CFT Compliance function of subsidiaries/branches to the Compliance Officer (AML/CFT) of the professional ? If "Other frequency", please specify :	R0603	Daily Weekly Bimonthly Monthly Quarterly Semi-annual Annual Other frequency
		R0604	Free text
6.3	Is the professional the parent undertaking of the Group ?	R0605	Yes No
	If "Yes", does the professional have a formally coordinated Group policy / procedure with the other entities of its Group :		
6.3.1	in AML/CFT matters ?	R0606	Yes No
6.3.2	on information sharing for AML/CFT purposes ?	R0607	Yes No
6.3.3	on data protection ?	R0608	Yes No
6.4	Does the AML/CFT Compliance Officer have a periodic monitoring plan in place to ensure compliance with the AML/CFT framework by these subsidiaries/branches ?	R0609	Yes No Partially

6.5	If "Yes" to 6.4, did the controls carried out lead to the detection of deficiencies and/or irregularities in the last calendar year ? If "Major deficiency or irregularity", has the professional taken the necessary measures to remedy the deficiencies (e.g. remediation plan) ?	R0610	Minor deficiency or irregularity Moderate deficiency or irregularity Major deficiency or irregularity No deficiency or irregularity detected
		R0611	Yes No

SECTION 7. Assessment of the Compliance Officer (AML/CFT)

7.1	Does the Compliance Officer (AML/CFT) consider that the professional has sufficient qualified human resources to properly assess, manage and mitigate ML/TF risks ? If "No", please specify the reasons :	R0700	Yes No
			Free text

7.2	Does the Compliance Officer (AML/CFT) consider that the professional has sufficient and appropriate IT tools / technological means to properly assess, manage and mitigate ML/TF risks ? If "No", please specify the reasons :	R0701	Yes No
			Free text

7.3	What is the Compliance Officer's (AML/CFT) assessment of the quality of the content of the confidential Know Your Customer (KYC) questionnaires and the supporting documents collected ?		
7.3.1	- At the on-boarding stage (acceptance of the business relationship) ?	R0702	Very unsatisfactory Unsatisfactory Satisfactory Very Satisfactory
7.3.2	- When monitoring the business relationship (ongoing due diligence) ?	R0703	Very unsatisfactory Unsatisfactory Satisfactory Very Satisfactory
7.4	What is the Compliance Officer's (AML/CFT) assessment on the AML/CFT training and awareness system in place ?	R0704	Very unsatisfactory Unsatisfactory Satisfactory Very Satisfactory
7.5	In the opinion of the Compliance Officer (AML/CFT), are all the measures put in place sufficient to mitigate the ML/TF risk? If "No" or "Partially", please specify the reasons and remedial actions in place :	R0705	Yes No Partially
			Free text

7.6	In the opinion of the Responsible for Compliance, are all the measures put in place sufficient to mitigate the ML/TF risk? If "No" or "Partially", please specify the reasons and remedial actions in place :	R0706	Yes No Partially Not applicable (AML/CFT Compliance Officer is the Responsible for Compliance)
			Free text