



Risk Evaluation Questionnaire 2025

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PREVIEW

This document contains provisional questions which will be featured in the REQ for PREVIEW for the year 2025. This document should be utilised by subject persons to initiate the gathering of the necessary information required to ensure timely and accurate submission of the 2025 REQ. Questions presented in this document may be subject to change should the FIAU deem it necessary. The 2025 REQ submission is only considered valid when submitted through the FIAU CASPAR portal and upon payment confirmation.

Product Risk

Product Risk (158)

(Relates to Credit Institutions)

Q1

Out of the following, please tick the products and services that have been offered by your entity as a Credit Institution during the previous calendar year:

Choose more than one option:

- Deposits of money from the public
- Payment services set out in the Second Schedule of the Financial Institutions Act
- Lending facilities
- Financial leasing
- Issuing and administering other means of payment
- Guarantees and commitments
- Trading for own account or for account of customers
- Participation in securities issue and the provision of services related to such issues
- Advice to undertakings on capital structure etc
- Money broking
- Portfolio management and advice
- Safekeeping and administration of securities
- Credit reference services
- Safe custody services
- Issuing of electronic money

Product Risk (155)

(Relates to Notaries or Credit Institutions)

Q2

Were any of the products and/or services provided by you as a subject person, ceased due to de-risking practices during the prior calendar year?

Choose only one option:

- Yes
- No

Product Risk (156)

Q3

Provide details of the de-risking.

[Answer if Q2 is Yes]

Product Risk (159)

(Relates to Credit Institutions)

Q4

What is the total value of deposits placed by customers which is withdrawable or repayable on demand as at end of the previous calendar year?

[Answer if Q1 is Deposits of money from the public]

Product Risk (160)

(Relates to Credit Institutions)

Q5

What is the total value of deposits placed by customers which is withdrawable or repayable after a fixed period as at end of the previous calendar year?

[Answer if Q1 is Deposits of money from the public]

Product Risk (161)

(Relates to Credit Institutions)

Q6

Please include the volume of lending facilities relating to personal credits and mortgage credits as at end of the previous calendar year.

[Answer if Q1 is Lending facilities]

Product Risk (162)

(Relates to Credit Institutions)

Q7

Please include the volume of lending facilities relating to factoring as at end of the previous calendar year.

[Answer if Q1 is Lending facilities]

Product Risk (163)

(Relates to Credit Institutions)

Q8

Please include the volume of lending facilities relating to financing of commercial activities as at end of the previous calendar year.

[Answer if Q1 is Lending facilities]

Product Risk (164)

(Relates to Credit Institutions)

Q9

Please include the value of the lending portfolio relating to personal credits and mortgage credits as at end of the previous calendar year.

[Answer if Q1 is Lending facilities]

Product Risk (165)

(Relates to Credit Institutions)

Q10

Please include the value of the lending portfolio relating to factoring as at end of the previous calendar year.

[Answer if Q1 is Lending facilities]

Product Risk (166)

(Relates to Credit Institutions)

Q11

Please include the value of the lending portfolio relating to financing of commercial activities as at end of the previous calendar year.

[Answer if Q1 is Lending facilities]

Product Risk (167)

(Relates to Credit Institutions)

Q12

Please include the total value of repayments relating to personal credits and mortgage credits during the previous calendar year.

[Answer if Q1 is Lending facilities]

Product Risk (168)

(Relates to Credit Institutions)

Q13

Please include the total value of repayments relating to factoring during the previous calendar year.

[Answer if Q1 is Lending facilities]

Product Risk (169)

(Relates to Credit Institutions)

Q14

Please include the total value of repayments relating to financing of commercial activities during the previous calendar year.

[Answer if Q1 is Lending facilities]

Product Risk (170)

(Relates to Credit Institutions)

Q15

Please include the total value of early repayments relating to personal credits and mortgage credits during the previous calendar year.

[Answer if Q1 is Lending facilities]

Product Risk (171)

(Relates to Credit Institutions)

Q16

Please include the total value of early repayments relating to factoring during the previous calendar year.

[Answer if Q1 is Lending facilities]

Product Risk (172)

(Relates to Credit Institutions)

Q17

Please include the total value of early repayments relating to financing of commercial activities during the previous calendar year.

[Answer if Q1 is Lending facilities]

Product Risk (173)

(Relates to Credit Institutions)

Q18

Please indicate the total number of financial leasing contracts as at end of the previous calendar year.

[Answer if Q1 is Financial leasing]

Product Risk (174)

(Relates to Credit Institutions)

Q19

Please indicate the total value of financial leasing contracts as at end of the previous calendar year.

[Answer if Q1 is Financial leasing]

Product Risk (175)

(Relates to Credit Institutions)

Q20

Please indicate the total value of financial lease repayments during the previous calendar year.

[Answer if Q1 is Financial leasing]

Product Risk (176)

(Relates to Credit Institutions)

Q21

What is the total value of early repayments of financial leasing during the previous calendar year?

[Answer if Q1 is Financial leasing]

Product Risk (177)

(Relates to Credit Institutions)

Q22

How many relationships did you have with correspondent institutions (where your entity is the respondent institution) during the prior calendar year?

[Answer if Q1 is Payment services set out in the Second Schedule of the Financial Institutions Act]

Product Risk (178)

(Relates to Credit Institutions)

Q23

How many correspondent institutions have terminated their correspondent relationship with your entity (where your entity is the respondent institution) during the prior calendar year?

[Answer if Q1 is Payment services set out in the Second Schedule of the Financial Institutions Act]

Product Risk (179)

(Relates to Credit Institutions)

Q24

Did your entity offer correspondent services during the previous calendar year?

[Answer if Q1 is Payment services set out in the Second Schedule of the Financial Institutions Act]

Choose only one option:

- Yes
- No

Product Risk (180)

(Relates to Credit Institutions)

Q25

For how many respondent institutions was your entity acting as a correspondent institution by providing correspondent services as at the previous calendar year?

[Answer if Q24 is Yes]

Product Risk (181)

(Relates to Credit Institutions)

Q26

For how many respondent institutions did you cease acting as a correspondent institution due to AML/CFT reasons during the previous calendar year?

[Answer if Q24 is Yes]

Product Risk (182)

(Relates to Credit Institutions)

Q27

If your entity offers correspondent services to other respondent institutions, how many payable through accounts does your entity provide?

[Answer if Q24 is Yes]

Product Risk (183)

(Relates to Credit Institutions)

Q28

To how many respondents are downstream correspondent banking (i.e., nested relationships) provided by your entity?

[Answer if Q24 is Yes]

Nested relationships occur when a respondent bank uses another bank's relationship with your entity to conduct transactions and access financial services.

Product Risk (184)

(Relates to Credit Institutions)

Q29

If your entity offered correspondent services, please provide the value of incoming transactions through correspondent relationships for the previous calendar.

[Answer if Q24 is Yes]

Product Risk (185)

(Relates to Credit Institutions)

Q30

If your entity offered correspondent services, please provide the value of outgoing transactions through correspondent relationships for the previous calendar year.

[Answer if Q24 is Yes]

Product Risk (186)

(Relates to Credit Institutions)

Q31

Does your entity make use of vIBAN accounts services provided by another institution?

[Answer if Q1 is Payment services set out in the Second Schedule of the Financial Institutions Act]

Choose only one option:

- Yes
- No

Product Risk (187)

(Relates to Credit Institutions)

Q32

What are the main reasons why your entity resorted to making use of vIBAN account services from other institutions?

[Answer if Q31 is Yes]

Product Risk (188)

(Relates to Credit Institutions)

Q33

If your entity makes use of vIBAN accounts services provided by another institution, how many customers are making use of vIBAN accounts redistributed by your entity as at end of the previous calendar year?

[Answer if Q31 is Yes]

Product Risk (189)

(Relates to Credit Institutions)

Q34

If your entity makes use of vIBAN accounts services provided by another institution, and where your entity distributed vIBAN accounts to customers, what is the total value of incoming transactions channelled to vIBAN accounts distributed to your customers during the previous calendar year?

[Answer if Q31 is Yes]

Product Risk (190)

(Relates to Credit Institutions)

Q35

If your entity makes use of vIBAN accounts services provided by another institution, and where your entity distributed vIBAN accounts to customers, what is the total value of outgoing transactions channelled from vIBAN accounts distributed to your customers during the previous calendar year?

[Answer if Q31 is Yes]

Product Risk (191)

(Relates to Credit Institutions)

Q36

Does your entity provide vIBAN accounts services to other institutions?

[Answer if Q1 is Payment services set out in the Second Schedule of the Financial Institutions Act]

Choose only one option:

- Yes
- No

Product Risk (192)

(Relates to Credit Institutions)

Q37

If your entity provides vIBAN accounts services, to how many institutions was this service provided?

[Answer if Q36 is Yes]

Product Risk (193)

(Relates to Credit Institutions)

Q38

If your entity provides vIBAN services to other entities, what is the total value of incoming transactions during the previous calendar year to vIBAN accounts provided by your entity?

[Answer if Q36 is Yes]

Product Risk (194)

(Relates to Credit Institutions)

Q39

If your entity provides vIBAN services to other entities, what is the total value of outgoing transactions during the previous calendar year from vIBAN accounts provided by your entity?

[Answer if Q36 is Yes]

Product Risk (195)

(Relates to Credit Institutions)

Q40

To how many customers did your entity provide access to a payment account as at end of the previous calendar year?

[Answer if Q1 is Payment services set out in the Second Schedule of the Financial Institutions Act]

Product Risk (196)

(Relates to Credit Institutions)

Q41

What is the total value of incoming payments executed to payment accounts during the previous calendar year? (i.e. execution of transactions under points 2(c) and 2(d) of the Second Schedule of the Financial Institutions Act)

[Answer if Q40 is > 0]

Product Risk (197)

(Relates to Credit Institutions)

Q42

What is the total value of outgoing payments executed from payment accounts during the previous calendar year? (i.e. execution of transactions under points 2(c) and 2(d) of the Second Schedule of the Financial Institutions Act)

[Answer if Q40 is > 0]

Product Risk (198)

(Relates to Credit Institutions)

Q43

Please indicate the total number of customers holding pooled accounts who meet the definition of a subject person in terms of Regulation 2 of the PMLFTR as at end of the previous calendar year.

[Answer if Q40 is > 0]

Product Risk (199)

(Relates to Credit Institutions)

Q44

Please indicate the total number of customers holding pooled accounts who do not meet the definition of a subject person in terms of Regulation 2 of the PMLFTR as at

end of the previous calendar year.

[Answer if Q1 is Payment services set out in the Second Schedule of the Financial Institutions Act]

Product Risk (200)

(Relates to Credit Institutions)

Q45

Please indicate the total value of incoming transactions processed in relation to pooled accounts during the prior calendar year.

[Answer if Q44 is > 0]

Product Risk (201)

(Relates to Credit Institutions)

Q46

Please indicate the total value of outgoing transactions processed in relation to pooled accounts during the prior calendar year.

[Answer if Q44 is > 0]

Product Risk (202)

(Relates to Credit Institutions)

Q47

What is the total number of customers with an active debit card as at end of the previous calendar year?

[Answer if Q1 is Payment services set out in the Second Schedule of the Financial Institutions Act]

Product Risk (203)

(Relates to Credit Institutions)

Q48

What is the total number of customers with an active credit card as at end of the previous calendar year?

[Answer if Q1 is Payment services set out in the Second Schedule of the Financial Institutions Act]

Product Risk (204)

(Relates to Credit Institutions)

Q49

How many credit cards in issue have a credit limit exceeding Euro 50,000 as at end of the previous calendar year?

[Answer if Q48 is > 0]

Product Risk (205)

(Relates to Credit Institutions)

Q50

Does your entity issue credit cards with unlimited credit?

[Answer if Q48 is > 0]

Choose only one option:

- Yes
- No

Product Risk (206)

(Relates to Credit Institutions)

Q51

How many prepaid cards were in issue during the previous calendar year?

[Answer if Q1 is Payment services set out in the Second Schedule of the Financial Institutions Act]

Product Risk (207)

(Relates to Credit Institutions)

Q52

Out of the total number of prepaid cards in issue by your entity as at end of the prior calendar year, what % are reloadable prepaid cards?

[Answer if Q51 is > 0]

Product Risk (208)

(Relates to Credit Institutions)

Q53

Please indicate the total value by which prepaid cards your entity issued were loaded during the previous calendar year.

[Answer if Q51 is > 0]

Product Risk (209)

(Relates to Credit Institutions)

Q54

In the case of prepaid cards, what is the maximum loading amount allowed?

[Answer if Q51 is > 0]

Product Risk (210)

(Relates to Credit Institutions)

Q55

In the case of prepaid cards, do you allow loading through cash?

[Answer if Q51 is > 0]

Choose only one option:

- Yes
- No

Product Risk (211)

(Relates to Credit Institutions)

Q56

Do you allow third parties to load prepaid cards?

[Answer if Q51 is > 0]

Choose only one option:

- Yes
- No

Product Risk (212)

(Relates to Credit Institutions)

Q57

If the loading of prepaid cards is allowed through cash, what was the total value of prepaid card loading through cash in the previous calendar year?

[Answer if Q55 is Yes]

Product Risk (213)

(Relates to Credit Institutions)

Q58

Does your entity act as an acquiring bank for merchants?

[Answer if Q1 is Payment services set out in the Second Schedule of the Financial Institutions Act]

Choose only one option:

- Yes
- No

Product Risk (214)

(Relates to Credit Institutions)

Q59

Please indicate the total number of merchants to whom payment acquiring services were provided as at the end of the prior calendar year.

[Answer if Q58 is Yes]

Product Risk (215)

(Relates to Credit Institutions)

Q60

What was the total value of payments acquired for merchants during the previous calendar year?

[Answer if Q58 is Yes]

Product Risk (217)

(Relates to Credit Institutions)

Q61

To how many customers did you provide money remittance services during the previous calendar year?

[Answer if Q1 is Payment services set out in the Second Schedule of the Financial Institutions Act]

or choose one of:

- Not Applicable

Product Risk (218)

(Relates to Credit Institutions)

Q62

Please specify the total value of outgoing money remittance transactions during the previous calendar year, where the customer sending the funds had a payment account with your entity (i.e. funds were sent from your customer who holds an account with your entity to a beneficiary not holding an account with another financial institution).

[Answer if Q61 is > 0]

Product Risk (219)

(Relates to Credit Institutions)

Q63

Please specify the total value of outgoing money remittance transactions during the previous calendar year, where the customer sending the funds did not hold a payment account with your entity.

[Answer if Q61 is > 0]

Product Risk (220)

(Relates to Credit Institutions)

Q64

Please specify the total value of incoming money remittance transactions during the previous calendar year, where the customer receiving the funds holds a payment account with your entity.

[Answer if Q61 is > 0]

Product Risk (221)

(Relates to Credit Institutions)

Q65

Please specify the total value of incoming money remittance transactions during the previous calendar year, where the customer receiving the funds did not hold a payment account with your entity.

[Answer if Q61 is > 0]

Product Risk (222)

(Relates to Credit Institutions)

Q66

Do you allow over-the-counter cash withdrawals from payment accounts?

Choose only one option:

- Yes
- No

Product Risk (223)

(Relates to Credit Institutions)

Q67

What is the total value of over-the-counter cash withdrawals from payment accounts during the previous calendar year?

[Answer if Q66 is Yes]

Product Risk (224)

(Relates to Credit Institutions)

Q68

Do you allow ATM cash withdrawals from payment accounts?

Choose only one option:

- Yes
- No

Product Risk (225)

(Relates to Credit Institutions)

Q69

What is the total value of ATM cash withdrawals from payment accounts during the previous calendar year?

[Answer if Q68 is Yes]

Product Risk (226)

(Relates to Credit Institutions)

Q70

Do you allow over-the-counter cash deposits to payment accounts?

Choose only one option:

- Yes
- No

Product Risk (227)

(Relates to Credit Institutions)

Q71

What is the total value of over-the-counter cash deposits to payment accounts during the previous calendar year?

[Answer if Q70 is Yes]

Product Risk (228)

(Relates to Credit Institutions)

Q72

Do you allow ATM cash deposits to payment accounts?

Choose only one option:

- Yes
- No

Product Risk (229)

(Relates to Credit Institutions)

Q73

What is the total value of ATM cash deposits to payment accounts during the previous calendar year?

[Answer if Q72 is Yes]

Product Risk (230)

(Relates to Credit Institutions)

Q74

How many cash machines (ATMs) does your entity operate?

or choose one of:

- Not Applicable

Product Risk (231)

(Relates to Credit Institutions)

Q75

What type of other means of payment did you issue or administer during the last calendar year (i.e. an activity not covered in point 4 of the Second Schedule of the Financial Institutions Act)?

[Answer if Q1 is Issuing and administering other means of payment]

Product Risk (232)

(Relates to Credit Institutions)

Q76

What is the total value of other means of payment that you issued or administered during the previous calendar year?

[Answer if Q1 is Issuing and administering other means of payment]

Product Risk (233)

(Relates to Credit Institutions)

Q77

What is the value of guarantees and similar commitments that your entity has issued as at end of the previous calendar year?

[Answer if Q1 is Guarantees and commitments]

Product Risk (234)

(Relates to Credit Institutions)

Q78

What is the total number of guarantees and similar commitments as at end of the previous calendar year?

[Answer if Q1 is Guarantees and commitments]

Product Risk (235)

(Relates to Credit Institutions)

Q79

Please specify the amount of the guarantee or similar commitment called out during the previous calendar year.

[Answer if Q1 is Guarantees and commitments]

Product Risk (236)

(Relates to Credit Institutions)

Q80

What is the total number of customers to whom trading services in transferable securities were offered during the prior calendar year?

[Answer if Q1 is Trading for own account or for account of customers]

Product Risk (237)

(Relates to Credit Institutions)

Q81

What was the value of transferable securities which were traded on behalf of customers during the previous calendar year?

[Answer if Q1 is Trading for own account or for account of customers]

Product Risk (238)

(Relates to Credit Institutions)

Q82

What is the total number of customers to whom trading services, other than in transferable securities, was offered during the prior calendar year?

[Answer if Q1 is Trading for own account or for account of customers]

Product Risk (239)

(Relates to Credit Institutions)

Q83

What was the value of trades made, other than that relating to transferable securities on behalf of customers, during the previous calendar year?

[Answer if Q1 is Trading for own account or for account of customers]

Product Risk (240)

(Relates to Credit Institutions)

Q84

What is the value of securities in which your entity participated in as at end of the previous calendar year?

[Answer if Q1 is Participation in securities issue and the provision of services related to such issues]

Product Risk (241)

(Relates to Credit Institutions)

Q85

To how many customers did your entity provide advice on capital structure, industrial strategy and related questions, as well as services relating to mergers and the purchase of undertakings during the previous calendar year?

[Answer if Q1 is Participation in securities issue and the provision of services related to such issues]

Product Risk (242)

(Relates to Credit Institutions)

Q86

What is the total value of transactions where your institution acted as a money broker during the previous calendar year?

[Answer if Q1 is Money broking]

Product Risk (243)

(Relates to Credit Institutions)

Q87

What is the total volume of transactions where your institution acted as a money broker during the previous calendar year?

[Answer if Q1 is Money broking]

Product Risk (244)

(Relates to Credit Institutions)

Q88

For what financial products did you act as a money broker during the previous calendar year?

[Answer if Q1 is Money broking]

Product Risk (245)

(Relates to Credit Institutions)

Q89

Please indicate the number of customers to whom portfolio management and/or advice services were provided to, as at the end of the prior calendar year.

[Answer if Q1 is Portfolio management and advice]

Product Risk (246)

(Relates to Credit Institutions)

Q90

What % of customers receiving portfolio management and/or advice services are of foreign nationality?

[Answer if Q1 is Portfolio management and advice]

Product Risk (247)

(Relates to Credit Institutions)

Q91

What is the total value of the portfolio relating to safekeeping and administration of securities (on behalf of customers) as at the end of the prior calendar year?

[Answer if Q1 is Safekeeping and administration of securities]

Product Risk (248)

(Relates to Credit Institutions)

Q92

To how many customers did your entity provide credit reference services during the previous calendar year?

[Answer if Q1 is Credit reference services]

Product Risk (249)

(Relates to Credit Institutions)

Q93

What is the total number of customers to whom safe custody services were being offered, as at the end of the prior calendar year?

[Answer if Q1 is Safe custody services]

Product Risk (250)

(Relates to Credit Institutions)

Q94

How many customers hold an e-money account with your institution as at end of the last calendar year?

[Answer if Q1 is Issuing of electronic money]

Product Risk (251)

(Relates to Credit Institutions)

Q95

What is the total value of transactions from e-money accounts held with your entity during the previous calendar year?

[Answer if Q1 is Issuing of electronic money]

Product Risk (252)

(Relates to Credit Institutions)

Q96

What is the total value of transactions to e-money accounts held with your entity during the previous calendar year?

[Answer if Q1 is Issuing of electronic money]

Product Risk (253)

(Relates to Credit Institutions)

Q97

Can e-money accounts be loaded (topped up) through third-party funds?

[Answer if Q1 is Issuing of electronic money]

Choose only one option:

- Yes
- No

Product Risk (254)

(Relates to Credit Institutions)

Q98

Can e-money accounts be funded through cash?

[Answer if Q1 is Issuing of electronic money]

Choose only one option:

- Yes
- No

Product Risk (255)

(Relates to Credit Institutions)

Q99

How many customers received private banking services as at end of the previous calendar year?

[Answer if Q1 is Issuing of electronic money]

Product Risk (256)

(Relates to Credit Institutions)

Q100

What is the total value of transactions relating to currency exchange services during the previous calendar year?

Product Risk (257)

(Relates to Credit Institutions)

Q101

Has your entity introduced new products in the prior calendar year?

Choose only one option:

- Yes
- No

Product Risk (258)

(Relates to Credit Institutions)

Q102

Please describe the new products offered.

[Answer if Q101 is Yes]

Product Risk (259)

(Relates to Credit Institutions)

Q103

Has your entity introduced new technologies and/or systems to manage its products and/or services in the prior calendar year?

Choose only one option:

- Yes
- No

Product Risk (260)

(Relates to Credit Institutions)

Q104

Please describe the new technologies and/or systems introduced.

[Answer if Q103 is Yes]



Customer Risk

Customer Risk (76)

(Relates to Credit Institutions)

Q1

Please list the total number of customers for whom your entity carried out an occasional transaction during the prior calendar year.

Customer Risk (77)

(Relates to Credit Institutions)

Please state the total number of customers for whom an occasional transaction was processed during the previous calendar year who were:

Q2	
a) Natural person	<input type="text"/>
<i>[Answer if Q1 is > 0]</i>	
Q3	
b) A person other than a natural person	<input type="text"/>
<i>[Answer if Q1 is > 0]</i>	

Customer Risk (78)

(Relates to Credit Institutions)

Please state the total number of business relationships as at the end of the prior calendar year where the customer is a:

Q4	<input type="text"/>
a) Natural person	<input type="text"/>
Q5	<input type="text"/>

b) A person other than a natural person|_____

Customer Risk (79)

(Relates to Credit Institutions)

Q6

Please list the number of business relationships where the customer is a company.

[Answer if Q5 is > 0]

Customer Risk (80)

(Relates to Credit Institutions)

Q7

Please list the number of business relationships where the customer is a commercial partnership.

[Answer if Q5 is > 0]

Customer Risk (81)

(Relates to Credit Institutions)

Q8

Please list the number of business relationships where the customer is a foundation or association.

[Answer if Q5 is > 0]

Customer Risk (82)

(Relates to Credit Institutions)

Q9

Please list the number of business relationships where the customer is a trust.

[Answer if Q5 is > 0]

Customer Risk (83)

(Relates to Credit Institutions)

Q10

Please list the number of business relationships where the customer is part of a multi-tier ownership structure (i.e. at least two additional layers of legal persons or arrangements on top of the customer).

[Answer if Q5 is > 0]

Customer Risk (84)

(Relates to Credit Institutions)

Q11

Please list the number of business relationships where the customer's ownership and control structure involves a trust, foundation or other similar legal arrangement (i.e. it is not the customer who is the trust, foundation or similar legal arrangement).

[Answer if Q5 is > 0]

Customer Risk (85)

(Relates to Credit Institutions)

Q12

Of the total customer base, how many natural persons were PEPs (including family members and close associates), as at the end of the prior calendar year?

Customer Risk (86)

(Relates to Credit Institutions)

Q13

Of the total customer base, how many customers have at least one beneficial owner who is a PEP (including family members and close associates), as at the end of the prior calendar year?

Customer Risk (87)

(Relates to Credit Institutions)

Q14

Please indicate the respective jurisdiction in which the natural persons or beneficial owners are considered to be a PEP. Kindly list the relevant jurisdictions and the number of PEPs per jurisdiction.

Answer to be provided for each specific Country

or choose one of:

- Not Applicable

Customer Risk (88)

(Relates to Credit Institutions)

Q15

Please list the number of customers who are natural persons serviced during the prior calendar year, that benefited from residency schemes, citizenship by investment schemes, or are applicants or prospective applicants for such schemes issued by Malta.

Customer Risk (89)

(Relates to Credit Institutions)

Q16

Please list the number of customers serviced during the prior calendar year, where at least one of the beneficial owners benefited from residency schemes, citizenship by investment schemes, or are applicants or prospective applicants for such schemes issued by Malta.

Customer Risk (90)

(Relates to Credit Institutions)

Q17

Please list the number of customers who are natural persons serviced during the prior calendar year, that benefited from residency schemes, citizenship by investment schemes, or are applicants or prospective applicants for such schemes issued by countries other than Malta.

Customer Risk (91)

(Relates to Credit Institutions)

Q18

Please list the number of customers serviced during the prior calendar year, where at least one of the beneficial owners benefited from residency schemes, citizenship by investment schemes, or are applicants or prospective applicants for such schemes issued by countries other than Malta.

Customer Risk (92)

(Relates to Credit Institutions)

Q19

According to the entity's policies and procedures, how many business relationships in the customer portfolio are subject to EDD as at end of the previous calendar year?

Customer Risk (93)

(Relates to Credit Institutions)

Q20

According to the entity's policies and procedures, how many business relationships in the customer portfolio are subject to SDD at at end of the previous calendar year?

Customer Risk (94)

(Relates to Credit Institutions)

Q21

Please list the number of business relationships with customers who are operating in dual use items as at end of the previous calendar year.

Customer Risk (95)

(Relates to Credit Institutions)

Q22

Please list the number of business relationships with customers who operate in cash intensive businesses as at end of the previous calendar year.

Customer Risk (96)

(Relates to Credit Institutions)

Q23

Please list the number of business relationships with customers who are crypto assets service providers (CASPs) as at end of the previous calendar year.

Customer Risk (97)

(Relates to Credit Institutions)

Q24

Please list the number of business relationships with natural persons that, as at end of the previous calendar year, have an account used for business purposes.

Customer Risk (98)

(Relates to Credit Institutions)

Q25

Please list the number of business relationships with customers carrying out relevant financial business in terms of Regulation 2 of the PMLFTR as at end of the previous calendar year".

Customer Risk (99)

(Relates to Credit Institutions)

Q26

How many customers to whom your entity provided vIBAN services during the previous calendar year, were institutions providing relevant financial business as defined in Regulation 2 of the PMLFTR?

Jurisdiction Risk

Jurisdiction Risk (75)

(Relates to Credit Institutions)

As at end of the previous calendar year, please indicate how many customers who are natural persons resided in the following jurisdictions:

Q1 Malta	<input type="text"/>
Q2 EU/EEA (Excluding Malta) <i>Any EU/EEA or Non-EU/Non-EEA jurisdictions identified by the FATF as 'High Risk Jurisdictions Subject to a Call for Action' or 'Jurisdictions Under Increased Monitoring' and/or the EU Commission Delegated Acts on High Risk Third Countries should be recorded under the option "Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries". This list is as at 31 December 2024.</i>	<input type="text"/>
Q3 Non-EU/Non-EEA <i>Any EU/EEA or Non-EU/Non-EEA jurisdictions identified by the FATF as 'High Risk Jurisdictions Subject to a Call for Action' or 'Jurisdictions Under Increased Monitoring' and/or the EU Commission Delegated Acts on High Risk Third Countries should be recorded under the option "Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries". This list is as at 31 December 2024.</i>	<input type="text"/>
Q4 Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries. <i>Any EU/EEA or Non-EU/Non-EEA jurisdictions identified by the FATF as 'High Risk Jurisdictions Subject to a Call for Action' or 'Jurisdictions Under Increased Monitoring' and/or</i>	<input type="text"/>

the EU Commission Delegated Acts on High Risk Third Countries should be recorded under the option "Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries". This list is as at 31 December 2024.

Q5

Please choose the applicable countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries.

[Answer if Q4 is > 0]

Choose more than one option:

- Afghanistan
- Algeria
- Angola
- Barbados
- Bulgaria
- Burkina Faso
- Cameroon
- Congo, the Democratic Republic of the
- Cote D'Ivoire
- Croatia
- Gibraltar
- Haiti
- Iran, Islamic Republic of
- Jamaica
- Kenya
- Korea, Democratic People's Republic of
- Lebanon
- Mali
- Monaco
- Mozambique
- Myanmar
- Namibia
- Nigeria
- Panama
- Philippines
- Senegal
- South Africa
- South Sudan
- Syrian Arab Republic
- Tanzania, United Republic of
- Trinidad and Tobago
- Uganda

	<ul style="list-style-type: none"> • United Arab Emirates • Vanuatu • Venezuela • Vietnam • Yemen
Q6 Afghanistan [Answer if Q5 is Afghanistan]	<input type="text"/>
Q7 Algeria [Answer if Q5 is Algeria]	<input type="text"/>
Q8 Angola [Answer if Q5 is Angola]	<input type="text"/>
Q9 Barbados [Answer if Q5 is Barbados]	<input type="text"/>
Q10 Bulgaria [Answer if Q5 is Bulgaria]	<input type="text"/>
Q11 Burkina Faso [Answer if Q5 is Burkina Faso]	<input type="text"/>
Q12 Cameroon [Answer if Q5 is Cameroon]	<input type="text"/>
Q13 Congo, the Democratic Republic of the [Answer if Q5 is Congo, the Democratic Republic of the]	<input type="text"/>
Q14 Cote D'Ivoire	<input type="text"/>

[Answer if Q5 is Cote D'Ivoire]	
Q15	
Croatia	<input type="text"/>
[Answer if Q5 is Croatia]	
Q16	
Gibraltar	<input type="text"/>
[Answer if Q5 is Gibraltar]	
Q17	
Haiti	<input type="text"/>
[Answer if Q5 is Haiti]	
Q18	
Iran, Islamic Republic of	<input type="text"/>
[Answer if Q5 is Iran, Islamic Republic of]	
Q19	
Jamaica	<input type="text"/>
[Answer if Q5 is Jamaica]	
Q20	
Kenya	<input type="text"/>
[Answer if Q5 is Kenya]	
Q21	
Korea, Democratic People's Republic of	<input type="text"/>
[Answer if Q5 is Korea, Democratic People's Republic of]	
Q22	
Lebanon	<input type="text"/>
[Answer if Q5 is Lebanon]	
Q23	
Mali	<input type="text"/>
[Answer if Q5 is Mali]	
Q24	
Monaco	<input type="text"/>
[Answer if Q5 is Monaco]	

Q25	<input type="text"/>
Mozambique	
[Answer if Q5 is Mozambique]	
Q26	<input type="text"/>
Myanmar	
[Answer if Q5 is Myanmar]	
Q27	<input type="text"/>
Namibia	
[Answer if Q5 is Namibia]	
Q28	<input type="text"/>
Nigeria	
[Answer if Q5 is Nigeria]	
Q29	<input type="text"/>
Panama	
[Answer if Q5 is Panama]	
Q30	<input type="text"/>
Philippines	
[Answer if Q5 is Philippines]	
Q31	<input type="text"/>
Senegal	
[Answer if Q5 is Senegal]	
Q32	<input type="text"/>
South Africa	
[Answer if Q5 is South Africa]	
Q33	<input type="text"/>
South Sudan	
[Answer if Q5 is South Sudan]	
Q34	<input type="text"/>
Syrian Arab Republic	
[Answer if Q5 is Syrian Arab Republic]	
Q35	<input type="text"/>

Tanzania, United Republic of	
[Answer if Q5 is Tanzania, United Republic of]	
Q36	
Trinidad and Tobago	<input type="text"/>
[Answer if Q5 is Trinidad and Tobago]	
Q37	
Uganda	<input type="text"/>
[Answer if Q5 is Uganda]	
Q38	
United Arab Emirates	<input type="text"/>
[Answer if Q5 is United Arab Emirates]	
Q39	
Vanuatu	<input type="text"/>
[Answer if Q5 is Vanuatu]	
Q40	
Venezuela	<input type="text"/>
[Answer if Q5 is Venezuela]	
Q41	
Vietnam	<input type="text"/>
[Answer if Q5 is Vietnam]	
Q42	
Yemen	<input type="text"/>
[Answer if Q5 is Yemen]	

Jurisdiction Risk (76)

(Relates to Credit Institutions)

As at end of the previous calendar year, please indicate how many customers, who are not natural persons, were incorporated or registered in the following jurisdictions:

Q43	<input type="text"/>
Malta	

<p>Q44</p> <p>EU/EEA (Excluding Malta)</p> <p><i>Any EU/EEA or Non-EU/Non-EEA jurisdictions identified by the FATF as 'High Risk Jurisdictions Subject to a Call for Action' or 'Jurisdictions Under Increased Monitoring' and/or the EU Commission Delegated Acts on High Risk Third Countries should be recorded under the option "Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries". This list is as at 31 December 2024.</i></p>	<div></div>
<p>Q45</p> <p>Non-EU/Non-EEA</p> <p><i>Any EU/EEA or Non-EU/Non-EEA jurisdictions identified by the FATF as 'High Risk Jurisdictions Subject to a Call for Action' or 'Jurisdictions Under Increased Monitoring' and/or the EU Commission Delegated Acts on High Risk Third Countries should be recorded under the option "Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries". This list is as at 31 December 2024.</i></p>	<div></div>
<p>Q46</p> <p>Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries.</p> <p><i>Any EU/EEA or Non-EU/Non-EEA jurisdictions identified by the FATF as 'High Risk Jurisdictions Subject to a Call for Action' or 'Jurisdictions Under Increased Monitoring' and/or the EU Commission Delegated Acts on High Risk Third Countries should be recorded under the option "Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries". This list is as at 31 December 2024.</i></p>	<div></div>
<p>Q47</p> <p><i>Please choose the applicable countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries.</i></p>	<p><i>Choose more than one option:</i></p> <ul style="list-style-type: none"> • Afghanistan • Algeria • Angola • Barbados

[Answer if Q46 is > 0]

- Bulgaria
- Burkina Faso
- Cameroon
- Congo, the Democratic Republic of the
- Cote D'Ivoire
- Croatia
- Gibraltar
- Haiti
- Iran, Islamic Republic of
- Jamaica
- Kenya
- Korea, Democratic People's Republic of
- Lebanon
- Mali
- Monaco
- Mozambique
- Myanmar
- Namibia
- Nigeria
- Panama
- Philippines
- Senegal
- South Africa
- South Sudan
- Syrian Arab Republic
- Tanzania, United Republic of
- Trinidad and Tobago
- Uganda
- United Arab Emirates
- Vanuatu
- Venezuela
- Vietnam
- Yemen

Q48

Afghanistan

[Answer if Q47 is Afghanistan]

Q49

Algeria

[Answer if Q47 is Algeria]	
Q50	
Angola	<input type="text"/>
[Answer if Q47 is Angola]	
Q51	
Barbados	<input type="text"/>
[Answer if Q47 is Barbados]	
Q52	
Bulgaria	<input type="text"/>
[Answer if Q47 is Bulgaria]	
Q53	
Burkina Faso	<input type="text"/>
[Answer if Q47 is Burkina Faso]	
Q54	
Cameroon	<input type="text"/>
[Answer if Q47 is Cameroon]	
Q55	
Congo, the Democratic Republic of the	<input type="text"/>
[Answer if Q47 is Congo, the Democratic Republic of the]	
Q56	
Cote D'Ivoire	<input type="text"/>
[Answer if Q47 is Cote D'Ivoire]	
Q57	
Croatia	<input type="text"/>
[Answer if Q47 is Croatia]	
Q58	
Gibraltar	<input type="text"/>
[Answer if Q47 is Gibraltar]	
Q59	
Haiti	<input type="text"/>
[Answer if Q47 is Haiti]	

Q60	<input type="text"/>
<i>Iran, Islamic Republic of</i>	
[Answer if Q47 is Iran, Islamic Republic of]	
Q61	<input type="text"/>
<i>Jamaica</i>	
[Answer if Q47 is Jamaica]	
Q62	<input type="text"/>
<i>Kenya</i>	
[Answer if Q47 is Kenya]	
Q63	<input type="text"/>
<i>Korea, Democratic People's Republic of</i>	
[Answer if Q47 is Korea, Democratic People's Republic of]	
Q64	<input type="text"/>
<i>Lebanon</i>	
[Answer if Q47 is Lebanon]	
Q65	<input type="text"/>
<i>Mali</i>	
[Answer if Q47 is Mali]	
Q66	<input type="text"/>
<i>Monaco</i>	
[Answer if Q47 is Monaco]	
Q67	<input type="text"/>
<i>Mozambique</i>	
[Answer if Q47 is Mozambique]	
Q68	<input type="text"/>
<i>Myanmar</i>	
[Answer if Q47 is Myanmar]	
Q69	<input type="text"/>
<i>Namibia</i>	
[Answer if Q47 is Namibia]	
Q70	<input type="text"/>

Nigeria	
[Answer if Q47 is Nigeria]	
Q71	
Panama	<input type="text"/>
[Answer if Q47 is Panama]	
Q72	
Philippines	<input type="text"/>
[Answer if Q47 is Philippines]	
Q73	
Senegal	<input type="text"/>
[Answer if Q47 is Senegal]	
Q74	
South Africa	<input type="text"/>
[Answer if Q47 is South Africa]	
Q75	
South Sudan	<input type="text"/>
[Answer if Q47 is South Sudan]	
Q76	
Syrian Arab Republic	<input type="text"/>
[Answer if Q47 is Syrian Arab Republic]	
Q77	
Tanzania, United Republic of	<input type="text"/>
[Answer if Q47 is Tanzania, United Republic of]	
Q78	
Trinidad and Tobago	<input type="text"/>
[Answer if Q47 is Trinidad and Tobago]	
Q79	
Uganda	<input type="text"/>
[Answer if Q47 is Uganda]	
Q80	<input type="text"/>
United Arab Emirates	

[Answer if Q47 is United Arab Emirates]	
Q81	
Vanuatu	<input type="text"/>
[Answer if Q47 is Vanuatu]	
Q82	
Venezuela	<input type="text"/>
[Answer if Q47 is Venezuela]	
Q83	
Vietnam	<input type="text"/>
[Answer if Q47 is Vietnam]	
Q84	
Yemen	<input type="text"/>
[Answer if Q47 is Yemen]	

Jurisdiction Risk (77)

(Relates to Credit Institutions)

As at end of the previous calendar year, please indicate how many beneficial owners of customers who are not natural persons resided in the following jurisdictions:

Q85	<input type="text"/>
Malta	
Q86	
EU/EEA (Excluding Malta)	
Any EU/EEA or Non-EU/Non-EEA jurisdictions identified by the FATF as 'High Risk Jurisdictions Subject to a Call for Action' or 'Jurisdictions Under Increased Monitoring' and/or the EU Commission Delegated Acts on High Risk Third Countries should be recorded under the option "Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries". This list is as at 31 December 2024.	<input type="text"/>
Q87	<input type="text"/>
Non-EU/Non-EEA	

<p>Any EU/EEA or Non-EU/Non-EEA jurisdictions identified by the FATF as 'High Risk Jurisdictions Subject to a Call for Action' or 'Jurisdictions Under Increased Monitoring' and/or the EU Commission Delegated Acts on High Risk Third Countries should be recorded under the option "Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries". This list is as at 31 December 2024.</p>	
<p>Q88</p> <p>Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries.</p> <p>Any EU/EEA or Non-EU/Non-EEA jurisdictions identified by the FATF as 'High Risk Jurisdictions Subject to a Call for Action' or 'Jurisdictions Under Increased Monitoring' and/or the EU Commission Delegated Acts on High Risk Third Countries should be recorded under the option "Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries". This list is as at 31 December 2024.</p>	<div></div>
<p>Q89</p> <p>Please choose the applicable countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries.</p> <p>[Answer if Q88 is > 0]</p>	<p>Choose more than one option:</p> <ul style="list-style-type: none"> • Afghanistan • Algeria • Angola • Barbados • Bulgaria • Burkina Faso • Cameroon • Congo, the Democratic Republic of the • Cote D'Ivoire • Croatia • Gibraltar • Haiti • Iran, Islamic Republic of • Jamaica • Kenya • Korea, Democratic People's Republic of

	<ul style="list-style-type: none"> • Lebanon • Mali • Monaco • Mozambique • Myanmar • Namibia • Nigeria • Panama • Philippines • Senegal • South Africa • South Sudan • Syrian Arab Republic • Tanzania, United Republic of • Trinidad and Tobago • Uganda • United Arab Emirates • Vanuatu • Venezuela • Vietnam • Yemen
Q90 Afghanistan [Answer if Q89 is Afghanistan]	<input type="text"/> <input type="text"/>
Q91 Algeria [Answer if Q89 is Algeria]	<input type="text"/> <input type="text"/>
Q92 Angola [Answer if Q89 is Angola]	<input type="text"/> <input type="text"/>
Q93 Barbados [Answer if Q89 is Barbados]	<input type="text"/> <input type="text"/>
Q94 Bulgaria [Answer if Q89 is Bulgaria]	<input type="text"/> <input type="text"/>
Q95	<input type="text"/>

Burkina Faso	
[Answer if Q89 is Burkina Faso]	
Q96	
Cameroon	<input type="text"/>
[Answer if Q89 is Cameroon]	
Q97	
Congo, the Democratic Republic of the	<input type="text"/>
[Answer if Q89 is Congo, the Democratic Republic of the]	
Q98	
Cote D'Ivoire	<input type="text"/>
[Answer if Q89 is Cote D'Ivoire]	
Q99	
Croatia	<input type="text"/>
[Answer if Q89 is Croatia]	
Q100	
Gibraltar	<input type="text"/>
[Answer if Q89 is Gibraltar]	
Q101	
Haiti	<input type="text"/>
[Answer if Q89 is Haiti]	
Q102	
Iran, Islamic Republic of	<input type="text"/>
[Answer if Q89 is Iran, Islamic Republic of]	
Q103	
Jamaica	<input type="text"/>
[Answer if Q89 is Jamaica]	
Q104	
Kenya	<input type="text"/>
[Answer if Q89 is Kenya]	
Q105	<input type="text"/>
Korea, Democratic People's Republic of	

[Answer if Q89 is Korea, Democratic People's Republic of]	
Q106	
Lebanon	<input type="text"/>
[Answer if Q89 is Lebanon]	
Q107	
Mali	<input type="text"/>
[Answer if Q89 is Mali]	
Q108	
Monaco	<input type="text"/>
[Answer if Q89 is Monaco]	
Q109	
Mozambique	<input type="text"/>
[Answer if Q89 is Mozambique]	
Q110	
Myanmar	<input type="text"/>
[Answer if Q89 is Myanmar]	
Q111	
Namibia	<input type="text"/>
[Answer if Q89 is Namibia]	
Q112	
Nigeria	<input type="text"/>
[Answer if Q89 is Nigeria]	
Q113	
Panama	<input type="text"/>
[Answer if Q89 is Panama]	
Q114	
Philippines	<input type="text"/>
[Answer if Q89 is Philippines]	
Q115	
Senegal	<input type="text"/>
[Answer if Q89 is Senegal]	

Q116	<input type="text"/>
South Africa	
[Answer if Q89 is South Africa]	
Q117	<input type="text"/>
South Sudan	
[Answer if Q89 is South Sudan]	
Q118	<input type="text"/>
Syrian Arab Republic	
[Answer if Q89 is Syrian Arab Republic]	
Q119	<input type="text"/>
Tanzania, United Republic of	
[Answer if Q89 is Tanzania, United Republic of]	
Q120	<input type="text"/>
Trinidad and Tobago	
[Answer if Q89 is Trinidad and Tobago]	
Q121	<input type="text"/>
Uganda	
[Answer if Q89 is Uganda]	
Q122	<input type="text"/>
United Arab Emirates	
[Answer if Q89 is United Arab Emirates]	
Q123	<input type="text"/>
Vanuatu	
[Answer if Q89 is Vanuatu]	
Q124	<input type="text"/>
Venezuela	
[Answer if Q89 is Venezuela]	
Q125	<input type="text"/>
Vietnam	
[Answer if Q89 is Vietnam]	
Q126	<input type="text"/>

Yemen	
[Answer if Q89 is Yemen]	

Jurisdiction Risk (78)

(Relates to Credit Institutions)

Q127

If you are a respondent institution, please list the number of established correspondents institutions for each jurisdiction.

Answer to be provided for each specific Country

or choose one of:

- Not Applicable

Jurisdiction Risk (79)

(Relates to Credit Institutions)

Q128

What are the top 5 jurisdictions in which customers who held deposits with your institution reside, as at end of the previous calendar year?

[Answer if Q1 is Deposits of money from the public]

Jurisdiction Risk (80)

(Relates to Credit Institutions)

Q129

If your entity was acting as a correspondent institution by providing correspondent activities to respondent institutions during the previous calendar year, please list the number of established respondent institutions for each jurisdiction.

[Answer if Q22 is > 0]

Answer to be provided for each specific Country

or choose one of:

- Not Applicable

Jurisdiction Risk (81)

(Relates to Credit Institutions)

If your entity offers correspondent services to respondent institutions, please provide the value of incoming transactions remitted from the following jurisdictions for the previous calendar year.

Q130 Malta [Answer if Q22 is > 0]	<input type="text"/>
Q131 EU/EEA (Excluding Malta) [Answer if Q22 is > 0] Any EU/EEA or Non-EU/Non-EEA jurisdictions identified by the FATF as 'High Risk Jurisdictions Subject to a Call for Action' or 'Jurisdictions Under Increased Monitoring' and/or the EU Commission Delegated Acts on High Risk Third Countries should be recorded under the option "Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries". This list is as at 31 December 2024.	<input type="text"/>
Q132 Non-EU/Non-EEA [Answer if Q22 is > 0]	<input type="text"/>

<p>Any EU/EEA or Non-EU/Non-EEA jurisdictions identified by the FATF as 'High Risk Jurisdictions Subject to a Call for Action' or 'Jurisdictions Under Increased Monitoring' and/or the EU Commission Delegated Acts on High Risk Third Countries should be recorded under the option "Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries". This list is as at 31 December 2024.</p>	
<p>Q133</p> <p>Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries.</p> <p>[Answer if Q22 is > 0]</p> <p>Any EU/EEA or Non-EU/Non-EEA jurisdictions identified by the FATF as 'High Risk Jurisdictions Subject to a Call for Action' or 'Jurisdictions Under Increased Monitoring' and/or the EU Commission Delegated Acts on High Risk Third Countries should be recorded under the option "Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries". This list is as at 31 December 2024.</p>	<div data-bbox="1046 846 1401 887" style="border: 1px solid black; height: 18px; width: 100%;"></div>
<p>Q134</p> <p>Please choose the applicable countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries.</p> <p>[Answer if Q133 is > 0]</p>	<p>Choose more than one option:</p> <ul style="list-style-type: none"> • Afghanistan • Algeria • Angola • Barbados • Bulgaria • Burkina Faso • Cameroon • Congo, the Democratic Republic of the • Cote D'Ivoire • Croatia • Gibraltar • Haiti • Iran, Islamic Republic of • Jamaica • Kenya • Korea, Democratic People's Republic

	<ul style="list-style-type: none"> of Lebanon Mali Monaco Mozambique Myanmar Namibia Nigeria Panama Philippines Senegal South Africa South Sudan Syrian Arab Republic Tanzania, United Republic of Trinidad and Tobago Uganda United Arab Emirates Vanuatu Venezuela Vietnam Yemen
Q135 <i>Afghanistan</i> [Answer if Q134 is Afghanistan]	<input type="text"/>
Q136 <i>Algeria</i> [Answer if Q134 is Algeria]	<input type="text"/>
Q137 <i>Angola</i> [Answer if Q134 is Angola]	<input type="text"/>
Q138 <i>Barbados</i> [Answer if Q134 is Barbados]	<input type="text"/>
Q139 <i>Bulgaria</i> [Answer if Q134 is Bulgaria]	<input type="text"/>

Q140	<input type="text"/>
Burkina Faso	
[Answer if Q134 is Burkina Faso]	
Q141	<input type="text"/>
Cameroon	
[Answer if Q134 is Cameroon]	
Q142	<input type="text"/>
Congo, the Democratic Republic of the	
[Answer if Q134 is Congo, the Democratic Republic of the]	
Q143	<input type="text"/>
Cote D'Ivoire	
[Answer if Q134 is Cote D'Ivoire]	
Q144	<input type="text"/>
Croatia	
[Answer if Q134 is Croatia]	
Q145	<input type="text"/>
Gibraltar	
[Answer if Q134 is Gibraltar]	
Q146	<input type="text"/>
Haiti	
[Answer if Q134 is Haiti]	
Q147	<input type="text"/>
Iran, Islamic Republic of	
[Answer if Q134 is Iran, Islamic Republic of]	
Q148	<input type="text"/>
Jamaica	
[Answer if Q134 is Jamaica]	
Q149	<input type="text"/>
Kenya	
[Answer if Q134 is Kenya]	
Q150	<input type="text"/>

Korea, Democratic People's Republic of	
[Answer if Q134 is Korea, Democratic People's Republic of]	
Q151	
Lebanon	<input type="text"/>
[Answer if Q134 is Lebanon]	
Q152	
Mali	<input type="text"/>
[Answer if Q134 is Mali]	
Q153	
Monaco	<input type="text"/>
[Answer if Q134 is Monaco]	
Q154	
Mozambique	<input type="text"/>
[Answer if Q134 is Mozambique]	
Q155	
Myanmar	<input type="text"/>
[Answer if Q134 is Myanmar]	
Q156	
Namibia	<input type="text"/>
[Answer if Q134 is Namibia]	
Q157	
Nigeria	<input type="text"/>
[Answer if Q134 is Nigeria]	
Q158	
Panama	<input type="text"/>
[Answer if Q134 is Panama]	
Q159	
Philippines	<input type="text"/>
[Answer if Q134 is Philippines]	
Q160	<input type="text"/>
Senegal	

[Answer if Q134 is Senegal]	
Q161	
South Africa	<input type="text"/>
[Answer if Q134 is South Africa]	
Q162	
South Sudan	<input type="text"/>
[Answer if Q134 is South Sudan]	
Q163	
Syrian Arab Republic	<input type="text"/>
[Answer if Q134 is Syrian Arab Republic]	
Q164	
Tanzania, United Republic of	<input type="text"/>
[Answer if Q134 is Tanzania, United Republic of]	
Q165	
Trinidad and Tobago	<input type="text"/>
[Answer if Q134 is Trinidad and Tobago]	
Q166	
Uganda	<input type="text"/>
[Answer if Q134 is Uganda]	
Q167	
United Arab Emirates	<input type="text"/>
[Answer if Q134 is United Arab Emirates]	
Q168	
Vanuatu	<input type="text"/>
[Answer if Q134 is Vanuatu]	
Q169	
Venezuela	<input type="text"/>
[Answer if Q134 is Venezuela]	
Q170	
Vietnam	<input type="text"/>
[Answer if Q134 is Vietnam]	
Q171	<input type="text"/>

Yemen	
[Answer if Q134 is Yemen]	

Jurisdiction Risk (82)

(Relates to Credit Institutions)

If your entity offers correspondent services to respondent institutions, please provide the value of outgoing transactions remitted to the following jurisdictions for the previous calendar year.

Q172 Malta [Answer if Q22 is > 0]	<input type="text"/> <input type="text"/>
Q173 EU/EEA (Excluding Malta) [Answer if Q22 is > 0] Any EU/EEA or Non-EU/Non-EEA jurisdictions identified by the FATF as 'High Risk Jurisdictions Subject to a Call for Action' or 'Jurisdictions Under Increased Monitoring' and/or the EU Commission Delegated Acts on High Risk Third Countries should be recorded under the option "Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries". This list is as at 31 December 2024.	<input type="text"/> <input type="text"/>
Q174 Non-EU/Non-EEA [Answer if Q22 is > 0] Any EU/EEA or Non-EU/Non-EEA jurisdictions identified by the FATF as 'High Risk Jurisdictions Subject to a Call for Action' or 'Jurisdictions Under Increased Monitoring' and/or the EU Commission Delegated Acts on High Risk Third Countries should be recorded under the option "Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries". This list is as at 31 December 2024.	<input type="text"/> <input type="text"/>

<p>Q175</p> <p><i>Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries.</i></p> <p>[Answer if Q22 is > 0]</p>	<div style="border: 1px solid black; height: 100px; width: 100%;"></div>
<p>Q176</p> <p><i>Please choose the applicable countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries.</i></p> <p>[Answer if Q175 is > 0]</p>	<p><i>Choose more than one option:</i></p> <ul style="list-style-type: none"> • Afghanistan • Algeria • Angola • Barbados • Bulgaria • Burkina Faso • Cameroon • Congo, the Democratic Republic of the • Cote D'Ivoire • Croatia • Gibraltar • Haiti • Iran, Islamic Republic of • Jamaica • Kenya • Korea, Democratic People's Republic of • Lebanon • Mali • Monaco • Mozambique • Myanmar • Namibia • Nigeria • Panama • Philippines • Senegal • South Africa • South Sudan • Syrian Arab Republic • Tanzania, United Republic of • Trinidad and Tobago • Uganda

	<ul style="list-style-type: none"> • United Arab Emirates • Vanuatu • Venezuela • Vietnam • Yemen
Q177 Afghanistan [Answer if Q176 is Afghanistan]	<input type="text"/>
Q178 Algeria [Answer if Q176 is Algeria]	<input type="text"/>
Q179 Angola [Answer if Q176 is Angola]	<input type="text"/>
Q180 Barbados [Answer if Q176 is Barbados]	<input type="text"/>
Q181 Bulgaria [Answer if Q176 is Bulgaria]	<input type="text"/>
Q182 Burkina Faso [Answer if Q176 is Burkina Faso]	<input type="text"/>
Q183 Cameroon [Answer if Q176 is Cameroon]	<input type="text"/>
Q184 Congo, the Democratic Republic of the [Answer if Q176 is Congo, the Democratic Republic of the]	<input type="text"/>
Q185 Cote D'Ivoire	<input type="text"/>

[Answer if Q176 is Cote D'Ivoire]	
Q186	
Croatia	<input type="text"/>
[Answer if Q176 is Croatia]	
Q187	
Gibraltar	<input type="text"/>
[Answer if Q176 is Gibraltar]	
Q188	
Haiti	<input type="text"/>
[Answer if Q176 is Haiti]	
Q189	
Iran, Islamic Republic of	<input type="text"/>
[Answer if Q176 is Iran, Islamic Republic of]	
Q190	
Jamaica	<input type="text"/>
[Answer if Q176 is Jamaica]	
Q191	
Kenya	<input type="text"/>
[Answer if Q176 is Kenya]	
Q192	
Korea, Democratic People's Republic of	<input type="text"/>
[Answer if Q176 is Korea, Democratic People's Republic of]	
Q193	
Lebanon	<input type="text"/>
[Answer if Q176 is Lebanon]	
Q194	
Mali	<input type="text"/>
[Answer if Q176 is Mali]	
Q195	
Monaco	<input type="text"/>
[Answer if Q176 is Monaco]	

Q196	<input type="text"/>
<i>Mozambique</i>	
[Answer if Q176 is Mozambique]	
Q197	<input type="text"/>
<i>Myanmar</i>	
[Answer if Q176 is Myanmar]	
Q198	<input type="text"/>
<i>Namibia</i>	
[Answer if Q176 is Namibia]	
Q199	<input type="text"/>
<i>Nigeria</i>	
[Answer if Q176 is Nigeria]	
Q200	<input type="text"/>
<i>Panama</i>	
[Answer if Q176 is Panama]	
Q201	<input type="text"/>
<i>Philippines</i>	
[Answer if Q176 is Philippines]	
Q202	<input type="text"/>
<i>Senegal</i>	
[Answer if Q176 is Senegal]	
Q203	<input type="text"/>
<i>South Africa</i>	
[Answer if Q176 is South Africa]	
Q204	<input type="text"/>
<i>South Sudan</i>	
[Answer if Q176 is South Sudan]	
Q205	<input type="text"/>
<i>Syrian Arab Republic</i>	
[Answer if Q176 is Syrian Arab Republic]	
Q206	<input type="text"/>

Tanzania, United Republic of	
[Answer if Q176 is Tanzania, United Republic of]	
Q207	
Trinidad and Tobago	<input type="text"/>
[Answer if Q176 is Trinidad and Tobago]	
Q208	
Uganda	<input type="text"/>
[Answer if Q176 is Uganda]	
Q209	
United Arab Emirates	<input type="text"/>
[Answer if Q176 is United Arab Emirates]	
Q210	
Vanuatu	<input type="text"/>
[Answer if Q176 is Vanuatu]	
Q211	
Venezuela	<input type="text"/>
[Answer if Q176 is Venezuela]	
Q212	
Vietnam	<input type="text"/>
[Answer if Q176 is Vietnam]	
Q213	
Yemen	<input type="text"/>
[Answer if Q176 is Yemen]	

Jurisdiction Risk (83)

(Relates to Credit Institutions)

Q214

If your entity makes use of vIBAN accounts services provided by another institution, please indicate the number per jurisdiction in which your entity's vIBAN service provider is located.

[Answer if Q31 is Yes]

Answer to be provided for each specific Country

or choose one of:

- Not Applicable

Jurisdiction Risk (84)

(Relates to Credit Institutions)

Q215

If your entity makes use of vIBAN accounts services provided by another institution, is the country code Maltese or non-Maltese?

[Answer if Q31 is Yes]

Choose only one option:

- Maltese
- Non-Maltese

Jurisdiction Risk (85)

(Relates to Credit Institutions)

Q216

If your entity provides vIBAN accounts services to another institution/s, please specify the number per jurisdiction where the other institution/s is/are registered.

[Answer if Q31 is Yes]

Answer to be provided for each specific Country

or choose one of:

- Not Applicable

Jurisdiction Risk (86)

(Relates to Credit Institutions)

What is the total value of incoming payments executed to payment accounts held by the entity's customers during the previous calendar year (i.e. execution of transactions under points 2(c) and 2(d) of the Second Schedule of the Financial Institutions Act) which were remitted from the following jurisdictions?

<p>Q217</p> <p>Malta</p> <p>[Answer if Q1 is Payment services set out in the Second Schedule of the Financial Institutions Act]</p>	<input type="text"/>
<p>Q218</p> <p>EU/EEA (Excluding Malta)</p> <p>[Answer if Q1 is Payment services set out in the Second Schedule of the Financial Institutions Act]</p> <p>Any EU/EEA or Non-EU/Non-EEA jurisdictions identified by the FATF as 'High Risk Jurisdictions Subject to a Call for Action' or 'Jurisdictions Under Increased Monitoring' and/or the EU Commission Delegated Acts on High Risk Third Countries should be recorded under the option "Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries". This list is as at 31 December 2024.</p>	<input type="text"/>
<p>Q219</p> <p>Non-EU/Non-EEA</p> <p>[Answer if Q1 is Payment services set out in the Second Schedule of the Financial Institutions Act]</p> <p>Any EU/EEA or Non-EU/Non-EEA jurisdictions identified by the FATF as 'High Risk Jurisdictions Subject to a Call for Action' or 'Jurisdictions Under Increased Monitoring' and/or the EU Commission Delegated Acts on High Risk Third Countries should be recorded under the option "Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased</p>	<input type="text"/>

<p><i>Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries". This list is as at 31 December 2024.</i></p>	
<p>Q220</p> <p><i>Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries.</i></p> <p>[Answer if Q1 is Payment services set out in the Second Schedule of the Financial Institutions Act]</p>	<div data-bbox="1045 416 1394 459" style="border: 1px solid black; height: 19px;"></div>
<p>Q221</p> <p><i>Please choose the applicable countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries.</i></p> <p>[Answer if Q220 is > 0]</p>	<p><i>Choose more than one option:</i></p> <ul style="list-style-type: none"> • Afghanistan • Algeria • Angola • Barbados • Bulgaria • Burkina Faso • Cameroon • Congo, the Democratic Republic of the • Cote D'Ivoire • Croatia • Gibraltar • Haiti • Iran, Islamic Republic of • Jamaica • Kenya • Korea, Democratic People's Republic of • Lebanon • Mali • Monaco • Mozambique • Myanmar • Namibia • Nigeria • Panama • Philippines • Senegal • South Africa • South Sudan • Syrian Arab Republic

	<ul style="list-style-type: none"> • Tanzania, United Republic of • Trinidad and Tobago • Uganda • United Arab Emirates • Vanuatu • Venezuela • Vietnam • Yemen
Q222	
<i>Afghanistan</i>	<input type="text"/>
[Answer if Q221 is Afghanistan]	
Q223	
<i>Algeria</i>	<input type="text"/>
[Answer if Q221 is Algeria]	
Q224	
<i>Angola</i>	<input type="text"/>
[Answer if Q221 is Angola]	
Q225	
<i>Barbados</i>	<input type="text"/>
[Answer if Q221 is Barbados]	
Q226	
<i>Bulgaria</i>	<input type="text"/>
[Answer if Q221 is Bulgaria]	
Q227	
<i>Burkina Faso</i>	<input type="text"/>
[Answer if Q221 is Burkina Faso]	
Q228	
<i>Cameroon</i>	<input type="text"/>
[Answer if Q221 is Cameroon]	
Q229	<input type="text"/>
<i>Congo, the Democratic Republic of the</i>	

[Answer if Q221 is Congo, the Democratic Republic of the]	
Q230	
Cote D'Ivoire	<input type="text"/>
[Answer if Q221 is Cote D'Ivoire]	
Q231	
Croatia	<input type="text"/>
[Answer if Q221 is Croatia]	
Q232	
Gibraltar	<input type="text"/>
[Answer if Q221 is Gibraltar]	
Q233	
Haiti	<input type="text"/>
[Answer if Q221 is Haiti]	
Q234	
Iran, Islamic Republic of	<input type="text"/>
[Answer if Q221 is Iran, Islamic Republic of]	
Q235	
Jamaica	<input type="text"/>
[Answer if Q221 is Jamaica]	
Q236	
Kenya	<input type="text"/>
[Answer if Q221 is Kenya]	
Q237	
Korea, Democratic People's Republic of	<input type="text"/>
[Answer if Q221 is Korea, Democratic People's Republic of]	
Q238	
Lebanon	<input type="text"/>
[Answer if Q221 is Lebanon]	
Q239	<input type="text"/>
Mali	

[Answer if Q221 is Mali]	
Q240	
Monaco	<input type="text"/>
[Answer if Q221 is Monaco]	
Q241	
Mozambique	<input type="text"/>
[Answer if Q221 is Mozambique]	
Q242	
Myanmar	<input type="text"/>
[Answer if Q221 is Myanmar]	
Q243	
Namibia	<input type="text"/>
[Answer if Q221 is Namibia]	
Q244	
Nigeria	<input type="text"/>
[Answer if Q221 is Nigeria]	
Q245	
Panama	<input type="text"/>
[Answer if Q221 is Panama]	
Q246	
Philippines	<input type="text"/>
[Answer if Q221 is Philippines]	
Q247	
Senegal	<input type="text"/>
[Answer if Q221 is Senegal]	
Q248	
South Africa	<input type="text"/>
[Answer if Q221 is South Africa]	
Q249	
South Sudan	<input type="text"/>
[Answer if Q221 is South Sudan]	
Q250	<input type="text"/>

Syrian Arab Republic	
[Answer if Q221 is Syrian Arab Republic]	
Q251	
Tanzania, United Republic of	<input type="text"/>
[Answer if Q221 is Tanzania, United Republic of]	
Q252	
Trinidad and Tobago	<input type="text"/>
[Answer if Q221 is Trinidad and Tobago]	
Q253	
Uganda	<input type="text"/>
[Answer if Q221 is Uganda]	
Q254	
United Arab Emirates	<input type="text"/>
[Answer if Q221 is United Arab Emirates]	
Q255	
Vanuatu	<input type="text"/>
[Answer if Q221 is Vanuatu]	
Q256	
Venezuela	<input type="text"/>
[Answer if Q221 is Venezuela]	
Q257	
Vietnam	<input type="text"/>
[Answer if Q221 is Vietnam]	
Q258	
Yemen	<input type="text"/>
[Answer if Q221 is Yemen]	

Jurisdiction Risk (87)

(Relates to Credit Institutions)

What is the total value of outgoing payments executed to payment accounts held by the entity's customers during the previous calendar year (i.e. execution of transactions under points 2(c) and 2(d) of the Second Schedule of the Financial Institutions Act) which were remitted from the following jurisdictions?

<p>Q259</p> <p>Malta</p> <p>[Answer if Q1 is Payment services set out in the Second Schedule of the Financial Institutions Act]</p>	<input type="text"/>
<p>Q260</p> <p>EU/EEA (Excluding Malta)</p> <p>[Answer if Q1 is Payment services set out in the Second Schedule of the Financial Institutions Act]</p> <p>Any EU/EEA or Non-EU/Non-EEA jurisdictions identified by the FATF as 'High Risk Jurisdictions Subject to a Call for Action' or 'Jurisdictions Under Increased Monitoring' and/or the EU Commission Delegated Acts on High Risk Third Countries should be recorded under the option "Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries". This list is as at 31 December 2024.</p>	<input type="text"/>
<p>Q261</p> <p>Non-EU/Non-EEA</p> <p>[Answer if Q1 is Payment services set out in the Second Schedule of the Financial Institutions Act]</p> <p>Any EU/EEA or Non-EU/Non-EEA jurisdictions identified by the FATF as 'High Risk Jurisdictions Subject to a Call for Action' or 'Jurisdictions Under Increased Monitoring' and/or the EU Commission Delegated Acts on High Risk Third Countries should be recorded under the option "Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries". This list is as at 31 December 2024.</p>	<input type="text"/>
<p>Q262</p> <p>Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries.</p>	<input type="text"/>

[Answer if Q1 is Payment services set out in the Second Schedule of the Financial Institutions Act]

Q263

Please choose the applicable countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries.

[Answer if Q262 is > 0]

Choose more than one option:

- Afghanistan
- Algeria
- Angola
- Barbados
- Bulgaria
- Burkina Faso
- Cameroon
- Congo, the Democratic Republic of the
- Cote D'Ivoire
- Croatia
- Gibraltar
- Haiti
- Iran, Islamic Republic of
- Jamaica
- Kenya
- Korea, Democratic People's Republic of
- Lebanon
- Mali
- Monaco
- Mozambique
- Myanmar
- Namibia
- Nigeria
- Panama
- Philippines
- Senegal
- South Africa
- South Sudan
- Syrian Arab Republic
- Tanzania, United Republic of
- Trinidad and Tobago
- Uganda
- United Arab Emirates
- Vanuatu
- Venezuela
- Vietnam
- Yemen

Q264	
Afghanistan	<input type="text"/>
[Answer if Q263 is Afghanistan]	
Q265	
Algeria	<input type="text"/>
[Answer if Q263 is Algeria]	
Q266	
Angola	<input type="text"/>
[Answer if Q263 is Angola]	
Q267	
Barbados	<input type="text"/>
[Answer if Q263 is Barbados]	
Q268	
Bulgaria	<input type="text"/>
[Answer if Q263 is Bulgaria]	
Q269	
Burkina Faso	<input type="text"/>
[Answer if Q263 is Burkina Faso]	
Q270	
Cameroon	<input type="text"/>
[Answer if Q263 is Cameroon]	
Q271	
Congo, the Democratic Republic of the	<input type="text"/>
[Answer if Q263 is Congo, the Democratic Republic of the]	
Q272	
Cote D'Ivoire	<input type="text"/>
[Answer if Q263 is Cote D'Ivoire]	
Q273	
Croatia	<input type="text"/>
[Answer if Q263 is Croatia]	
Q274	<input type="text"/>

Gibraltar	
[Answer if Q263 is Gibraltar]	
Q275	
Haiti	<input type="text"/>
[Answer if Q263 is Haiti]	
Q276	
Iran, Islamic Republic of	<input type="text"/>
[Answer if Q263 is Iran, Islamic Republic of]	
Q277	
Jamaica	<input type="text"/>
[Answer if Q263 is Jamaica]	
Q278	
Kenya	<input type="text"/>
[Answer if Q263 is Kenya]	
Q279	
Korea, Democratic People's Republic of	<input type="text"/>
[Answer if Q263 is Korea, Democratic People's Republic of]	
Q280	
Lebanon	<input type="text"/>
[Answer if Q263 is Lebanon]	
Q281	
Mali	<input type="text"/>
[Answer if Q263 is Mali]	
Q282	
Monaco	<input type="text"/>
[Answer if Q263 is Monaco]	
Q283	
Mozambique	<input type="text"/>
[Answer if Q263 is Mozambique]	
Q284	<input type="text"/>
Myanmar	

[Answer if Q263 is Myanmar]	
Q285	
Namibia	<input type="text"/>
[Answer if Q263 is Namibia]	
Q286	
Nigeria	<input type="text"/>
[Answer if Q263 is Nigeria]	
Q287	
Panama	<input type="text"/>
[Answer if Q263 is Panama]	
Q288	
Philippines	<input type="text"/>
[Answer if Q263 is Philippines]	
Q289	
Senegal	<input type="text"/>
[Answer if Q263 is Senegal]	
Q290	
South Africa	<input type="text"/>
[Answer if Q263 is South Africa]	
Q291	
South Sudan	<input type="text"/>
[Answer if Q263 is South Sudan]	
Q292	
Syrian Arab Republic	<input type="text"/>
[Answer if Q263 is Syrian Arab Republic]	
Q293	
Tanzania, United Republic of	<input type="text"/>
[Answer if Q263 is Tanzania, United Republic of]	
Q294	
Trinidad and Tobago	<input type="text"/>
[Answer if Q263 is Trinidad and Tobago]	
Q295	<input type="text"/>

Uganda	
[Answer if Q263 is Uganda]	
Q296	
United Arab Emirates	<input type="text"/>
[Answer if Q263 is United Arab Emirates]	
Q297	
Vanuatu	<input type="text"/>
[Answer if Q263 is Vanuatu]	
Q298	
Venezuela	<input type="text"/>
[Answer if Q263 is Venezuela]	
Q299	
Vietnam	<input type="text"/>
[Answer if Q263 is Vietnam]	
Q300	
Yemen	<input type="text"/>
[Answer if Q263 is Yemen]	

Jurisdiction Risk (213)

(Relates to Credit institutions)

Q301

Does your entity have establishments by means of subsidiaries in EU or non-EU jurisdictions offering relevant financial business and/or relevant activity in terms of Regulation 2 of the PMLFTR?

Choose only one option:

- No
- Yes Relevant Financial Business
- Yes Relevant Activity
- Yes both

or choose one of:

- Not Applicable

Jurisdiction Risk (214)

(Relates to Credit institutions)

Q302

Please provide the number of subsidiaries per jurisdiction

[Answer if Q301 is Yes Relevant Financial Business, Yes Relevant Activity, Yes both]

Answer to be provided for each specific Country

or choose one of:

- Not Applicable

Jurisdiction Risk (215)

(Relates to Credit institutions)

Q303

Does your entity have establishments by means of branches in EU or non-EU jurisdictions offering relevant financial business and/or relevant activity in terms of Regulation 2 of the PMLFTR?

Choose only one option:

- No
- Yes Relevant Financial Business
- Yes Relevant Activity
- Yes both

or choose one of:

- Not Applicable

Jurisdiction Risk (216)

(Relates to Credit institutions)

Q304

Please provide the number of branches per jurisdiction

[Answer if Q303 is Yes Relevant Financial Business, Yes Relevant Activity, Yes both]

Answer to be provided for each specific Country

or choose one of:

- Not Applicable

Jurisdiction Risk (217)

(Relates to Credit institutions)

Q305

Is there any other entity (apart from subsidiaries or branches) within the group of companies in which your entity forms part, which carries out Relevant Financial Business and/or Relevant Activity in terms of Regulation 2 of the PMLFTR?

Choose only one option:

- No
- Yes Relevant Financial Business
- Yes Relevant Activity
- Yes both

or choose one of:

- Not Applicable

Jurisdiction Risk (218)

(Relates to Credit institutions)

Q306

Please provide the number of other entities (apart from subsidiaries or branches) per jurisdiction

[Answer if Q305 is Yes Relevant Financial Business, Yes Relevant Activity, Yes both]

Answer to be provided for each specific Country

or choose one of:

- Not Applicable

Interface Risk

Interface Risk (18)

(Relates to Credit Institutions)

From the total number of customers, what % were onboarded:

Q1 a) on a face-to-face basis during the prior calendar year?	<input type="text"/>
Q2 b) on a non-face-to-face basis, during the prior calendar year?	<input type="text"/>

Interface Risk (19)

(Relates to Credit Institutions)

Q3

How many agents/ distributors/ introducers/ intermediaries did your entity have at the end of the previous calendar year?

Interface Risk (20)

(Relates to Credit Institutions)

Q4

Has your entity terminated any agent/ distributor/ introducer/ intermediary relationship due to AML/CFT issues during the prior calendar year?

[Answer if Q3 is > 0]

Choose only one option:

- Yes
- No

Interface Risk (21)

(Relates to Credit Institutions)

Q5

What is the % of customers that were introduced and/or onboarded by either an agent/ distributor/ introducer/ intermediary?

Interface Risk (22)

(Relates to Credit Institutions)

Q6

Please indicate the jurisdictions in which the agent/ distributor/ introducer/ intermediary operates. Kindly list the relevant jurisdictions and the number of agents per jurisdiction

[Answer if Q3 is > 0]

Answer to be provided for each specific Country

or choose one of:

- Not Applicable

Interface Risk (23)

(Relates to Credit Institutions)

Q7

How many new customers were acquired through an agent/ distributor/ introducer/ intermediary in the prior calendar year?

Interface Risk (24)

(Relates to Credit Institutions)

Q8

What is the % of customers whose CDD in terms of Regulation 7(1)(a), 7(1)(b) and 7(1)(c) has been carried out by another subject person/third party, on the basis of a reliance agreement between your entity and the other subject person/third party?

Interface Risk (25)

(Relates to Credit Institutions)

Q9

Were there any new delivery channels introduced during the prior calendar year?

Choose only one option:

- Yes
- No

Interface Risk (26)

(Relates to Credit Institutions)

Q10

Please specify the type of new delivery channels used.

[Answer if Q9 is Yes]



MLRO, Monitoring Function and Employees

MLRO, Monitoring Function and Employees (1)

Q1

How many years of experience does the MLRO have in AML/CFT?

Choose only one option:

- 1 month - 1 year
- 1 - 2 years
- 2 - 3 years
- 3 - 5 years
- 5 - 7 years
- 8 - 10 years
- over 10 years

MLRO, Monitoring Function and Employees (2)

Q2

How many hours do you dedicate to the MLRO function on a weekly basis?

Choose only one option:

- 0 - 10 hours
- 11 - 20 hours
- 21 - 30 hours
- 31 - 40 hours

MLRO, Monitoring Function and Employees (3)

Q3

Is the MLRO responsible for other areas other than AML/CFT within the entity?

Choose only one option:

- Yes
- No

MLRO, Monitoring Function and Employees (4)

Q4

Please provide a description of the other areas of responsibility.

[Answer if Q3 is Yes]

MLRO, Monitoring Function and Employees (8)

Q5

Does the MLRO have a direct reporting line to the Board of Directors?

Choose only one option:

- Yes
- No

MLRO, Monitoring Function and Employees (9)

Q6

Has the entity appointed an officer at management level to monitor the day-to-day implementation of the AML/CFT measures, policies, controls and procedures adopted by the entity?

Choose only one option:

- No
- Yes - The function is carried out by the MLRO
- Yes - The function is carried out by a person who is not also acting as the entity's MLRO

MLRO, Monitoring Function and Employees (10)

Q7

On average, how many years of experience in the industry does the director(s) and/or senior management of your entity have?

MLRO, Monitoring Function and Employees (11)

Q8

How many staff members expressed in full time equivalent (FTE) are part of the AML/CFT team (if one exists)?

Employment in full-time equivalent ("FTE") is a conversion method used to measure the number of employees according to the number of hours worked. When using FTE, a full-time employee working a 40 hour week is equivalent to 1, whereas a person who works 20 hours per week is equivalent to 0.5. Self employed should be included in the FTEs calculation.

MLRO, Monitoring Function and Employees (12)

Q9

How many staff members in the AML/CFT team expressed in full time equivalent (FTE) are also responsible for other roles and responsibilities not attributable to AML/CFT (e.g. front office / back office etc.)?

[Answer if Q8 is > 0]

Employment in full-time equivalent ("FTE") is a conversion method used to measure the number of employees according to the number of hours worked. When using FTE, a full-time employee working a 40 hour week is equivalent to 1, whereas a person who works 20 hours per week is equivalent to 0.5. Self employed should be included in the FTEs calculation.

MLRO, Monitoring Function and Employees (24)

Q10

How often does your entity assess the conduct and integrity of employees (including partners or directors) handling relevant financial business and/or relevant activity?

Choose only one option:

- At onboarding only
- At onboarding and at least yearly
- Not assessed

MLRO, Monitoring Function and Employees (14)

Q11

In the past five (5) years, were any employees (including directors and partners) disciplined for non-compliance with the AML/CFT policies and procedures?

Choose only one option:

- Yes
- No

Q12

If 'Yes', please explain.

[Answer if Q11 is Yes]

Business Risk Assessment

Business Risk Assessment (11)

Q1

What is your entity's most recent inherent risk scoring or rating for ML/FT in the Business Risk Assessment (BRA)?

When the risk classification in the BRA does not align with the risk classification listed in the options provided, please convert the risk category accordingly and select the option which most closely reflect the risk classification in the BRA.

Choose only one option:

- Low
- Lower Medium
- Higher Medium
- High
- Very High
- BRA not carried out

Business Risk Assessment (30)

Q2

What is your entity's most recent BRA controls effectiveness rating?

[Answer if Q1 is Low, Lower Medium, Higher Medium, High, Very High]

When the risk classification in the BRA does not align with the risk classification listed in the options provided, please convert the risk category accordingly and select the option which most closely reflect the risk classification in the BRA.

Choose only one option:

- Low
- Lower medium
- Higher medium
- High
- Very high
- Control Effectiveness not rated

Business Risk Assessment (13)

Q3

What is your entity's most recent residual risk scoring or rating for ML/FT in the BRA?

[Answer if Q1 is Low, Lower Medium, Higher Medium, High, Very High]

When the risk classification in the BRA does not align with the risk classification listed in the options provided, please convert the risk category accordingly and select the option which most closely reflect the risk classification in the BRA.

Choose only one option:

- Low
- Lower Medium
- Higher Medium
- High
- Very High
- Residual risk not rated

Business Risk Assessment (14)

Q4

What are the 3 highest customer risk factors resulting from the BRA?

[Answer if Q1 is Low, Lower Medium, Higher Medium, High, Very High]

Business Risk Assessment (15)

Q5

What are the 3 highest product/service/transaction risk factors resulting from the BRA?

[Answer if Q1 is Low, Lower Medium, Higher Medium, High, Very High]

Business Risk Assessment (16)

Q6

What are the 3 highest geographical risk factors resulting from the BRA?

[Answer if Q1 is Low, Lower Medium, Higher Medium, High, Very High]

Business Risk Assessment (31)

Q7

Please indicate the jurisdictions which your entity considers as high risk

[Answer if Q1 is Low, Lower Medium, Higher Medium, High, Very High]

Exclude jurisdictions considered as Non-Reputable in terms of Chapter 8 of the Implementing Procedures as at the end of the prior calendar year.

Business Risk Assessment (18)

Q8

What are the 3 highest interface risk factors resulting from the BRA?

[Answer if Q1 is Low, Lower Medium, Higher Medium, High, Very High]

Business Risk Assessment (19)

Q9

Did your entity review and/or update the BRA in the prior calendar year?

[Answer if Q1 is Low, Lower Medium, Higher Medium, High, Very High]

Choose only one option:

- Yes
- No



Customer Acceptance and Risk Assessment

Customer Acceptance and Risk Assessment (94)

Q1

Has there been a review of your entity's Customer Acceptance Policy (CAP) in the prior calendar year?

Choose only one option:

- Yes
- No
- CAP Not Available

Customer Acceptance and Risk Assessment (95)

Q2

Did this review result in major changes?

[Answer if Q1 is Yes]

Choose only one option:

- Yes
- No

Customer Acceptance and Risk Assessment (96)

Q3

Please explain these changes.

[Answer if Q2 is Yes]

Customer Acceptance and Risk Assessment (123)

Q4

According to your entity's CAP, which customers are likely to pose a higher than average risk of ML/FT?

[Answer if Q1 is Yes, No]

Choose "Not Available" if information cannot be provided.

or choose one of:

- Not Available

Customer Acceptance and Risk Assessment (98)

Q5

As at end of the last calendar year, how many customers fell outside the CAP but were provided with services, (including those that were subject to management approval)?

[Answer if Q1 is Yes, No]

Customer Acceptance and Risk Assessment (99)

Q6

Is there a documented Customer Risk Assessment (CRA) methodology?

Choose only one option:

- Yes
- No
- CRA Methodology Not Available

Customer Acceptance and Risk Assessment (100)

Q7

List the 5 risk factors that have the highest risk weighting when carrying out the CRA.

[Answer if Q6 is Yes]

Customer Acceptance and Risk Assessment (101)

Q8

In the case where an introducer, intermediary, broker or agent, was used to onboard customers during the previous calendar year, was Customer Due Diligence (CDD) performed on such?

Choose only one option:

- Yes
- Yes - most of the times
- Yes - sometimes
- No
- N/A (no intermediaries, etc, are used)

Customer Acceptance and Risk Assessment (102)

Q9

How many customers are included in the entity's customer portfolio, where CDD has not been completed, but activity has begun or is completed?

Customer Acceptance and Risk Assessment (103)

Q10

How many potential customers were refused onboarding for ML/FT reasons during the prior calendar year?

Customer Acceptance and Risk Assessment (104)

Q11

What were the main reasons why potential customers were refused onboarding for ML/FT reasons?

[Answer if Q10 is > 0]

Customer Acceptance and Risk Assessment (105)

How often is the CRA reviewed for the following:

Q12 a) Low risk customers [Answer if Q6 is Yes]	<i>Choose only one option:</i> <ul style="list-style-type: none">• Trigger event based• At least annually• Every 13 - 23 months• Every 2 - 3 years• More than every 3 years• Never• Not applicable
Q13 b) Medium risk customers [Answer if Q6 is Yes]	<i>Choose only one option:</i> <ul style="list-style-type: none">• Trigger event based• At least annually• Every 13 - 23 months• Every 2 - 3 years• More than every 3 years• Never• Not applicable
Q14 c) High risk customers	<i>Choose only one option:</i> <ul style="list-style-type: none">• Trigger event based

[Answer if Q6 is Yes]	<ul style="list-style-type: none"> • At least annually • Every 13 - 23 months • Every 2 - 3 years • More than every 3 years • Never • Not applicable
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Customer Acceptance and Risk Assessment (106)

Q15

How many clients and/or business relationships were terminated during the last calendar year due to de-risking practices?

Answer should NOT include customers who were transferred or sold to another gaming company or shifted onto another licence held by the Company.

Customer Acceptance and Risk Assessment (107)

Q16

What was the reason for the de-risking exercise?

[Answer if Q15 is > 0]

Customer Acceptance and Risk Assessment (108)

Q17

How many business relationships were terminated, blocked, suspended or were otherwise, provided limited services for ML/FT related reasons (apart from de-risking reasons), during the prior calendar year?

The answer should include all customers (not only the ones who had reached the two thousand (€2,000) threshold in deposits.



Policies & Procedures

Policies and Procedures (36)

Q1

How frequently does your entity review and/or update the entity's AML/CFT written policies and procedures?

Choose only one option:

- No written AML/CFT policies and procedures
- No reviews and updates are carried out
- Monthly basis
- Quarterly basis
- Half yearly
- Yearly
- Every 2 years
- Over 2 years

Policies and Procedures (37)

Q2

How do you determine whether customers and, where applicable their beneficial owners, are politically exposed persons (PEPs) or PEPs' family members or close associates?

Choose more than one option:

- No checks carried out
- Declaration by customer
- Automated tools
- Public searches
- Checks are outsourced

Policies and Procedures (38)

Q3

How do you determine whether individuals/entities are sanctioned?

Choose more than one option:

- No checks carried out
- Declaration by customer
- Automated tools
- Public searches
- Checks are outsourced

Policies and Procedures (39)

Q4

If there is use of intermediaries, brokers, agents, distributors, and/or introducers, does your entity have policies and procedures in place to assess their AML/CFT compliance framework?

Choose only one option:

- Yes
- No
- Not applicable (no intermediaries, etc, are used)

Policies and Procedures (40)

Q5

Does your entity have internal whistleblowing procedures?

Choose only one option:

- Yes
- No
- Not applicable

Q6

If not applicable, please explain why.

[Answer if Q5 is Not applicable]

Policies and Procedures (41)

Q7

Does your entity have an independent audit function to test the AML/CFT internal measures, policies, controls and procedures?

Choose only one option:

- No
- Yes - The function is carried out in-house
- Yes - The function is outsourced

Policies and Procedures (42)

Q8

What is the frequency of audits carried out by the independent audit function to assess compliance with the AML/CFT regulations ?

[Answer if Q7 is Yes - The function is carried out in-house, Yes - The function is outsourced]

Choose only one option:

- Monthly
- Quarterly
- Half yearly
- Yearly
- Every 2 years
- Over 2 years
- Never

Policies and Procedures (43)

Q9

When was the last independent audit performed, in regards to compliance with the AML/CFT regulations?

[Answer if Q7 is Yes - The function is carried out in-house, Yes - The function is outsourced]

Choose only one option:

- 1 month ago
- 2 - 3 months ago
- 4 - 6 months ago
- 7 - 12 months ago
- 1 - 2 years ago
- Over 2 years ago
- Internal audit not yet performed

Policies and Procedures (44)

Q10

What was the overall result of the last AML/CFT independent audit carried out?

[Answer if Q9 is 1 month ago, 2 - 3 months ago, 4 - 6 months ago, 7 - 12 months ago, 1 - 2 years ago, Over 2 years ago]

Choose only one option:

- Satisfactory
- Satisfactory but minor improvements required
- Satisfactory but material improvements required
- Unsatisfactory

Policies and Procedures (45)

Q11

List the 3 main "high risk" audit issues that were identified in the AML/CFT independent audit reports issued in the past 2 calendar years.

[Answer if Q9 is 1 month ago, 2 - 3 months ago, 4 - 6 months ago, 7 - 12 months ago, 1 - 2 years ago]

Policies and Procedures (46)

Q12

List the 3 main "medium risk" audit issues that were identified in the AML/CFT independent audit reports issued in the past 2 calendar years.

[Answer if Q9 is 1 month ago, 2 - 3 months ago, 4 - 6 months ago, 7 - 12 months ago, 1 - 2 years ago]

Policies and Procedures (47)

Q13

What topics were subject to an AML/CFT independent audit in the past 2 calendar years?

[Answer if Q9 is 1 month ago, 2 - 3 months ago, 4 - 6 months ago, 7 - 12 months ago, 1 - 2 years ago]

Choose more than one option:

- Business risk assessment
- Customer risk assessment procedures
- Customer and beneficial ownership identification and verification
- Purpose and intended nature of business relationship
- Ongoing monitoring
- AML/CFT Governance
- Others

Policies and Procedures (48)

Q14

If others, explain

[Answer if Q13 is Others]



Outsourcing

Outsourcing (1)

Q1

Has your entity outsourced the carrying out of any applicable AML/CFT obligations?

Choose only one option:

- Yes, outsourcing within the group
- Yes, outsourcing outside the group
- No outsourcing being carried out

Outsourcing (2)

Q2

List the service provider/s to whom AML/CFT obligations have been outsourced.

[Answer if Q1 is Yes, outsourcing within the group, Yes, outsourcing outside the group]

Outsourcing (3)

Q3

Please specify the obligations that are being outsourced.

[Answer if Q1 is Yes, outsourcing outside the group]

Choose more than one option:

- Drafting of BRA
- CRA
- CDD - PMLFTR Reg 7(1)(a) and 7(1)(b)
- CDD - PMLFTR Reg 7(1)(c)
- CDD - PMLFTR Reg 7(2)(a)
- CDD - PMLFTR Reg 7(2)(b)
- Record-Keeping

- Drafting of policies and procedures
- MLRO function

Outsourcing (4)

Q4

Please specify the obligations that are being outsourced.

[Answer if Q1 is Yes, outsourcing within the group]

Choose more than one option:

- Drafting of BRA
- CRA
- CDD - PMLFTR Reg 7(1)(a) and 7(1)(b)
- CDD - PMLFTR Reg 7(1)(c)
- CDD - PMLFTR Reg 7(2)(a)
- CDD - PMLFTR Reg 7(2)(b)
- Record-Keeping
- Drafting of policies and procedures
- MLRO function

Outsourcing (5)

Q5

What is the frequency of assessing the quality of the services provided?

[Answer if Q1 is Yes, outsourcing within the group, Yes, outsourcing outside the group]

Choose only one option:

- No assessments are carried out
- Approximately on a daily basis
- Weekly or bi-weekly basis
- Monthly basis
- Quarterly basis
- Half yearly
- Yearly
- Every 2 years
- Over 2 years

Outsourcing (6)

Please indicate the jurisdictions where the service provider/s to whom you have outsourced are located.

<p>Q6</p> <p>Malta</p> <p>[Answer if Q1 is Yes, outsourcing within the group, Yes, outsourcing outside the group]</p>	<p>Choose only one option:</p> <ul style="list-style-type: none"> • Yes • No
<p>Q7</p> <p>EU/EEA (Excluding Malta)</p> <p>[Answer if Q1 is Yes, outsourcing within the group, Yes, outsourcing outside the group]</p> <p>Any EU/EEA or Non-EU/Non-EEA jurisdictions identified by the FATF as 'High Risk Jurisdictions Subject to a Call for Action' or 'Jurisdictions Under Increased Monitoring' and/or the EU Commission Delegated Acts on High Risk Third Countries should be recorded under the option "Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries". This list is as at 31 December 2024.</p>	<p>Choose only one option:</p> <ul style="list-style-type: none"> • Yes • No
<p>Q8</p> <p>Non-EU/Non-EEA</p> <p>[Answer if Q1 is Yes, outsourcing within the group, Yes, outsourcing outside the group]</p> <p>Any EU/EEA or Non-EU/Non-EEA jurisdictions identified by the FATF as 'High Risk Jurisdictions Subject to a Call for Action' or 'Jurisdictions Under Increased Monitoring' and/or the EU Commission Delegated Acts on High Risk Third Countries should be recorded under the option "Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries". This list is as at 31 December 2024.</p>	<p>Choose only one option:</p> <ul style="list-style-type: none"> • Yes • No
<p>Q9</p> <p>Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries.</p>	<p>Choose only one option:</p> <ul style="list-style-type: none"> • Yes • No

<p>[Answer if Q1 is Yes, outsourcing within the group, Yes, outsourcing outside the group]</p> <p>Any EU/EEA or Non-EU/Non-EEA jurisdictions identified by the FATF as 'High Risk Jurisdictions Subject to a Call for Action' or 'Jurisdictions Under Increased Monitoring' and/or the EU Commission Delegated Acts on High Risk Third Countries should be recorded under the option "Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries". This list is as at 31 December 2024.</p>	
<p>Q10</p> <p>Please choose the applicable countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries.</p> <p>[Answer if Q9 is Yes]</p>	<p>Choose more than one option:</p> <ul style="list-style-type: none"> • Afghanistan • Algeria • Angola • Barbados • Bulgaria • Burkina Faso • Cameroon • Congo, the Democratic Republic of the • Cote D'Ivoire • Croatia • Gibraltar • Haiti • Iran, Islamic Republic of • Jamaica • Kenya • Korea, Democratic People's Republic of • Lebanon • Mali • Monaco • Mozambique • Myanmar • Namibia • Nigeria • Panama • Philippines • Senegal • South Africa • South Sudan

- 
- | | |
|--|---|
| | <ul style="list-style-type: none">• Syrian Arab Republic• Tanzania, United Republic of• Trinidad and Tobago• Uganda• United Arab Emirates• Vanuatu• Venezuela• Vietnam• Yemen |
|--|---|

Record-keeping

Record-keeping (1)

Q1

Are records relating to CDD measures applied on customers retained physically or in electronic format?

Choose only one option:

- Physically
- Electronic format
- Both physically and in electronic format



Training

Training (1)

Q1

Please provide the % of board members that completed AML/CFT training throughout the prior calendar year.

Training (2)

Q2

Please provide the % of senior management members that completed AML/CFT training throughout the prior calendar year.

Training (3)

Q3

Please provide the % of staff within the AML/CFT compliance team that completed AML/CFT training throughout the prior calendar year.

[Answer if Q8 is > 0]

or choose one of:

- Not Applicable

Training (10)

Q4

Please provide the % of members of staff involved in the activities that fall within the definition of 'relevant financial business' and/or 'relevant activity' that completed AML/CFT training throughout the prior calendar year.

or choose one of:

- Not Applicable

Training (5)

Where AML/CFT operational tasks are being outsourced, have the service provider's staff, received training during the previous calendar year in relation to:

Q5 <i>Specific Maltese AML/CFT regulations (PMLA, PMLFTR, IPs)</i> [Answer if Q1 is Yes, outsourcing within the group, Yes, outsourcing outside the group]	Choose only one option: <ul style="list-style-type: none">• Yes• No
Q6 <i>AML/CFT policies and procedures relating to the subject person</i> [Answer if Q1 is Yes, outsourcing within the group, Yes, outsourcing outside the group]	Choose only one option: <ul style="list-style-type: none">• Yes• No

Training (7)

Q7

Does your entity provide AML/CFT training to brokers, agents and/or intermediaries, to ensure that they have an adequate understanding of relevant ML/FT risks, and on the AML/CFT policies and procedures mandated by your entity?

Choose only one option:

- Yes
- No
- N/A (no intermediaries, etc, are used)

Reporting

Reporting (15)

Q1

How many internal suspicious activity/transactions reports (SARs/STRs) were raised during the previous calendar year?

Reporting (16)

Q2

From the internal SARs/STRs raised in the previous calendar year, how many cases were still open as at end of January of the current calendar year?

[Answer if Q1 is > 0]

Reporting (17)

Q3

How many internal SARs/STRs drawn up during the prior calendar year were closed off without submitting a SAR/STR to the FIAU?

[Answer if Q1 is > 0]

Reporting (18)

Q4

How many customers were subject to a request for information from Maltese authorities during the prior calendar year?

Reporting (19)

Q5

How many customers were subject to a request for information from foreign authorities during the prior calendar year?



Ongoing monitoring (data, documents and information)

Ongoing monitoring (Data, documents and information) (1)

Where a business relationship is established, how frequently are the customers and/or related parties subject to a review and update of information?

Q1 a) High Risk Customers	<i>Choose only one option:</i> <ul style="list-style-type: none">• Trigger event based• At least annually• Every 13 - 23 months• Every 2 - 3 years• More than every 3 years• Never
Q2 b) Medium Risk Customers	<i>Choose only one option:</i> <ul style="list-style-type: none">• Trigger event based• At least annually• Every 13 - 23 months• Every 2 - 3 years• More than every 3 years• Never
Q3 c) Low Risk Customers	<i>Choose only one option:</i> <ul style="list-style-type: none">• Trigger event based• At least annually• Every 13 - 23 months• Every 2 - 3 years• More than every 3 years• Never

Ongoing monitoring (Data, documents and information) (2)

Q4

Through what means are customers and/or beneficial owners subject to periodic adverse media screening?

Choose more than one option:

- a) No checks carried out
- b) Automated tools
- c) Public searches
- d) Checks are outsourced

Ongoing monitoring (Data, documents and information) **(3)**

Q5

How many business relationships were due for review during the previous calendar year, but are still pending review as at end of January of this calendar year?

Ongoing monitoring (Transaction Scrutiny)

Ongoing monitoring (Transaction Scrutiny) (5)

Q1

Does your entity have a documented methodology for transaction monitoring, where a business relationship is present?

Choose only one option:

- Yes
- No

Ongoing monitoring (Transaction Scrutiny) (42)

Q2

In case of a business relationship, are processes and/or systems for monitoring transactions fully automated, partially automated or manual?

Choose only one option:

- N/A - No transaction monitoring is carried out
- Fully automated
- Partially automated
- Manual

Ongoing monitoring (Transaction Scrutiny) (43)

Q3

How often are the criteria and rules utilised by the monitoring system reviewed and updated?

[Answer if Q2 is Fully automated, Partially automated, Manual]

Choose only one option:

- No reviews and updates are carried out
- Monthly basis
- Quarterly basis

- Half yearly
- Yearly
- Every 2 years
- Over 2 years

Ongoing monitoring (Transaction Scrutiny) (44)

Q4

Are customers' transactions monitored in real-time, pre-event, post-event, a combination of all, or a combination of pre-event and post-event?

[Answer if Q2 is Fully automated, Partially automated, Manual]

Choose only one option:

- Real-time
- Pre-event
- Post-event
- Combination of all
- Combination of pre-event and post-event

or choose one of:

- Not Applicable

Ongoing monitoring (Transaction Scrutiny) (45)

Q5

Please explain which transactions are subject to real-time monitoring?

[Answer if Q4 is Real-time, Combination of all, Combination of pre-event and post-event]

Ongoing monitoring (Transaction Scrutiny) (46)

Q6

What is the average time allowed (in days) to clear any transaction monitoring alerts?

[Answer if Q4 is Real-time, Combination of all, Combination of pre-event and post-event]

or choose one of:

- Not Applicable

Ongoing monitoring (Transaction Scrutiny) (47)

Q7

Please list the number of ML/FT related alerts generated as part of transaction monitoring during the prior calendar year.

[Answer if Q4 is Real-time, Combination of all, Combination of pre-event and post-event]

Ongoing monitoring (Transaction Scrutiny) (48)

Q8

How many transaction monitoring alerts were triggered last calendar year, but not yet closed by end of January of this calendar year?

[Answer if Q4 is Real-time, Combination of all, Combination of pre-event and post-event]

or choose one of:

- Not Available

Ongoing monitoring (Transaction Scrutiny) (49)

Q9

Please provide the total number of customers who had and/or have assets frozen, confiscated or seized (due to AML/CFT considerations)?

or choose one of:

- Not Applicable

