



Risk Evaluation Questionnaire 2025

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.

Customers

Questions in this page relate to Subject Persons having categories Investment Services & Securities Markets or Insurance or Accountancy/Audit or Advocacy or Tax Advisors

Customers (2.1)

(Relates to Investment Services & Securities Markets)

Q1

Please list the total number of customers with whom your entity had an active business relationship as at the end of the prior calendar year.

Customer is defined as a natural person or a legal person and/or entity with whom the subject person has a business relationship, or for whom the subject person carried out an occasional transaction. In this context, customers refers to active customers as at the end of the prior calendar year.

For subject persons authorised to act as a trustee or to provide other fiduciary duties in terms of the Trusts and Trustees Act, and persons registered to act as a VFA Agent in terms of the Virtual Financial Assets Act shall include in the answer the number of customers to which CSP services are provided to.

or choose one of:

- Not Available

Customers (10.1)

(Relates to Investment Services & Securities Markets)

Q2

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

Customer is defined as natural person or a legal person / entity with whom the subject person has a business relationship or for whom the subject person carried out an occasional transaction. In this context, customers refer to customers for whom the subject person carried out an occasional transaction during the prior calendar

year. Where a subject person carried out more than one occasional transaction to the same customer, it should count the customer as one to avoid duplication. "Total number of customers" only includes those clients that have been provided with a relevant activity by the subject person.

For subject persons authorised to act as a trustee or to provide other fiduciary duties in terms of the Trusts and Trustees Act, and persons registered to act as a VFA Agent in terms of the Virtual Financial Assets Act shall include in the answer the number of customers to which CSP services are provided to.

or choose one of:

- Not Available

Customers (29)

Q3

Do you have any customers in the following industries?

Choose more than one option:

- Precious metals, stones, jewelry dealers or wholesalers
- Arts or Antiques dealers
- Aviation technology, materials or Parts
- Cash intensive businesses
- Hydrocarbon trading or investing
- Arms or weapons dealers or manufacturers
- Car dealers
- Remote Gaming Operators or Land Based Casinos
- Attorneys / Lawyers
- Chemical, Oil, Gas or Petrochemicals companies
- International Transportation businesses (including by air, land or sea)
- Import or Export Agents

or choose one of:

- Not Available

Funding Methods (Customers) (1)

Please provide the total number of customers who utilised the following funding method during the prior calendar year:

Q4

Wire Transfers (Bank Transfers)

or choose one of:

- Not Available

Funding Methods (Customers) (2)

Please provide the total number of customers who utilised the following funding method during the prior calendar year:

Q5

Cash

or choose one of:

- Not Available

Funding Methods (Customers) (3)

Please provide the total number of customers who utilised the following funding methods during the prior calendar year:

Q6

Debit Cards

Funding methods refers to the payment sources from where the funds for payment transactions were received. Customers using debit / credit cards issued by financial institutions other than banks should also be included in calculation of customers required for this question.

or choose one of:

- Not Available

Funding Methods (Customers) (4)

Please provide the total number of customers who utilised the following funding methods during the prior calendar year:

Q7

Credit Cards / Prepaid Cards / Vouchers

or choose one of:

- Not Available

Funding Methods (Customers) (5)

Please provide the total number of customers who utilised the following funding method during the prior calendar year:

Q8

Cheques

or choose one of:

- Not Available

Funding Methods (Customers) (6)

Please provide the total number of customers who utilised the following funding method during the prior calendar year:

Q9

Internet-based payment systems or other e-money services (as defined by FATF)

Internet-based payment services provide mechanisms for customers to access, via the Internet, pre-funded accounts which can be used to transfer the electronic money or value held in those accounts to other individuals or businesses which also hold accounts with the same provider. The recipient then redeems the value from the issuer by making payments or withdrawing the funds. Many Internet-based payment services use a variety of business models. These services are referred to as digital wallets, digital currencies, virtual currencies or electronic money. E-money is a digital representation of fiat currency used to electronically transfer value denominated in fiat currency i.e., it electronically transfers value that has legal tender status. Internet-based payment systems include PayPal, Alipay, Apple Pay, Google Checkout

or choose one of:

- Not Available

Funding Methods (Customers) (9)

Please provide the total number of customers who utilised the following funding methods during the prior calendar year:

Q10

Virtual Financial Assets

Virtual digital assets (virtual currencies) are a digital representation of value that can be digitally traded and functions as: (1) a medium of exchange; and/or (2) a unit of account; and/or (3) a store of value, but does not have legal tender status (i.e. when tendered to a creditor, is a valid and legal offer of payment) in any jurisdiction. Virtual currencies are not issued nor guaranteed by any jurisdiction, and fulfils the above functions only by agreement within the community of users of the virtual assets. Virtual currencies are distinct from e-money, which is a digital representation of fiat currency used to electronically transfer value denominated in fiat currency. Digital currency can mean a digital representation of either virtual currency (non-fiat) or e-money (fiat) and thus is often used interchangeably with the term 'virtual currency'

or choose one of:

- Not Available

Funding Methods (Customers) (10)

Please provide the total number of customers who utilised the following funding methods during the prior calendar year:

Q11

Subscription in Kind

or choose one of:

- Not Available

Customers (Insurance) (12)

Q12

Are any of the customers represented by an agent or third party?

Agent means a person or entity who has an agreement with a subject person in order to provide services or products to the subject person's customers. These may include portfolio management companies which use the entity's services to trade on behalf of their customers

Choose only one option:

- Yes
- No

Customers (Investments) (1)

Please indicate the following for contracts/transactions, for total redemptions during the prior calendar year:

Q13 a) The volume (#)	<input type="text"/> or choose one of: <ul style="list-style-type: none"> Not Available
Q14 b) The value (€) [Answer if Q13 is > 0, Not Available] Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.	<input type="text"/> or choose one of: <ul style="list-style-type: none"> Not Available

Customers (Investments) (1.25)

Please indicate the following for contracts/transactions, for total subscriptions during the prior calendar year:

Q15 a) The volume (#)	<input type="text"/> or choose one of: <ul style="list-style-type: none"> Not Available
Q16 b) The value (€) [Answer if Q15 is > 0, Not Available] Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.	<input type="text"/> or choose one of: <ul style="list-style-type: none"> Not Available

Customers (Investments) (1.5)

Please indicate the following for contracts/transactions, where the customer is another legal person or arrangement, during the prior calendar year:

Q17

a) The volume (#)

or choose one of:

- Not Available

Customers (Investments) (2)

Q18

b) The value (€)

[Answer if Q17 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (3)

Please indicate the following for contracts/transactions, where the beneficiary of an investment account is a charity or non-profit organisation, during the prior calendar year:

Q19

a) The volume (#)

or choose one of:

- Not Available

Customers (Investments) (4)

Q20

b) The value (€)

[Answer if Q19 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (5)

Please indicate the following for contracts/transactions, where the customer is a natural person whose total investment exceeds €100k and is resident in Malta, during the prior calendar year:

Q21

a) The volume (#)

or choose one of:

- Not Available

Customers (Investments) (6)

Q22

b) The value (€)

[Answer if Q21 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (7)

Please indicate the following for contracts/transactions, where the customer is a legal person whose total investment exceeds €100k and is incorporated, or has, its principal place of business in 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, during the prior calendar year:

Q23

a) The volume (#)

or choose one of:

- Not Available

Customers (Investments) (8)

Q24

b) The value (€)

[Answer if Q23 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (9)

Please indicate the following for contracts/transactions, where the customer is a natural person whose total investment exceeds €100k and is resident in an EU/EEA jurisdiction (excluding Malta), during the prior calendar year:

Q25

a) The volume (#)

or choose one of:

- Not Available

Customers (Investments) (10)

Q26

b) The value (€)

[Answer if Q25 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (11)

Please indicate the following for contracts/transactions, where the customer is a legal person whose total investment exceeds €100k and is incorporated, or has, its principal place of business in 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, during the prior calendar year:

Q27

a) The volume (#)

or choose one of:

- Not Available

Customers (Investments) (12)

Q28

b) The value (€)

[Answer if Q27 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (13)

Please indicate the following for contracts/transactions, where the customer is a natural person whose total investment exceeds €100k and resident in a non-EU/EEA jurisdictions (excluding Malta), during the prior calendar year:

Q29

a) The volume (#)

or choose one of:

- Not Available

Customers (Investments) (14)

Q30

b) The value (€)

[Answer if Q29 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (15)

Please indicate the following for contracts/transactions, where the customer is a legal person whose total investment exceeds €100k and is incorporated, or has, its principal place of business in 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, during the prior calendar year:

Q31

a) The volume (#)

or choose one of:

- Not Available

Customers (Investments) (16)

Q32

b) The value (€)

[Answer if Q31 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (17)

Please indicate the following for contracts/transactions, where the customer is a natural person whose total investment exceeds €100k and is resident in 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.

Q33

a) The volume (#)

The FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' may be accessed from the following link: <https://fiaumalta.org/country-statements/>

or choose one of:

- Not Available

Customers (Investments) (18)

Q34

b) The value (€)

[Answer if Q33 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (19)

Q35

If the answer to the above question is positive please select the respective jurisdictions.

[Answer if Q33 is > 0, Not Available]

Choose more than one option:

- Afghanistan
- Barbados
- Burkina Faso
- Cameroon
- Gibraltar
- Mali
- Mozambique
- Myanmar
- Nigeria
- Panama
- Philippines
- Senegal
- South Sudan
- Uganda
- United Arab Emirates
- Vanuatu
- Vietnam
- Yemen
- Algeria
- Angola
- Bulgaria
- Croatia
- Haiti
- Jamaica
- Kenya
- South Africa
- Venezuela

- Congo, the Democratic Republic of the
- Cote D'Ivoire
- Iran, Islamic Republic of
- Korea, Democratic People's Republic of
- Lebanon
- Monaco
- Namibia
- Syrian Arab Republic
- Tanzania, United Republic of
- Trinidad and Tobago

or choose one of:

- Not Available

Customers (Investments) (20)

Please indicate the following for contracts/transactions, where the customer is a legal person whose total investment exceeds €100k and is incorporated, or has, its principal place of business in 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, during the prior calendar year:

Q36

a) The volume (#)

The FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' may be accessed from the following link:
<https://fiaumalta.org/country-statements/>

or choose one of:

- Not Available

Customers (Investments) (21)

Q37

b) The value (€)

[Answer if Q36 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (22)

Q38

If the answer to the above question is positive please select the respective jurisdictions.

[Answer if Q36 is > 0, Not Available]

Choose more than one option:

- Afghanistan
- Barbados
- Burkina Faso
- Cameroon
- Mali
- Mozambique
- Myanmar
- Nigeria
- Panama
- Philippines
- Senegal
- South Sudan
- Uganda
- United Arab Emirates
- Vanuatu
- Vietnam
- Yemen
- Algeria
- Angola
- Bulgaria
- Croatia
- Haiti
- Jamaica
- Kenya
- South Africa
- Venezuela

- Congo, the Democratic Republic of the
- Cote D'Ivoire
- Gibraltar
- Iran, Islamic Republic of
- Korea, Democratic People's Republic of
- Lebanon
- Monaco
- Namibia
- Syrian Arab Republic
- Tanzania, United Republic of
- Trinidad and Tobago

or choose one of:

- Not Available

Customers (Investments) (23)

Please indicate the following for contracts/transactions, where the customer is holding units/shares on behalf of underlying investors, during the prior calendar year:

Q39

a) The volume (#)

or choose one of:

- Not Available

Customers (Investments) (24)

Q40

b) The value (€)

[Answer if Q39 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (27)

Please indicate the following for contracts/transactions, where the customer is a foundation, during the prior calendar year:

Q41

a) The volume (#)

or choose one of:

- Not Available

Customers (Investments) (28)

Q42

b) The value (€)

[Answer if Q41 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (29)

Please indicate the following for contracts/transactions, where the customer is a Maltese government agency/body, during the prior calendar year:

Q43

a) The volume (#)

Government agency / body refers to: a) Government agencies which are listed in the fourth schedule of 'Chapter 595 Public Administration Act' found in the following link: <http://justiceservices.gov.mt/DownloadDocument.aspx?app=lom&itemid=12967&l=1>

b) 'Chapter 595 Public Administration Act' which defines a government entity as an organisation, not being a government department, specialised unit, a government agency or a commercial partnership, in which Government has a controlling interest, whether or not such organisation is established by law.

or choose one of:

- Not Available

Customers (Investments) (30)

Q44

b) The value (€)

[Answer if Q43 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (31)

Please indicate the following for contracts/transactions, where the customer is an EU/EEA government agency/body, during the prior calendar year:

Q45

a) The volume (#)

Government agency / body refers to: a) Government agencies which are listed in the fourth schedule of 'Chapter 595 Public Administration Act' found in the following link: <http://justiceservices.gov.mt/DownloadDocument.aspx?app=lom&itemid=12967&l=1>

b) 'Chapter 595 Public Administration Act' which defines a government entity as an organisation, not being a government department, specialised unit, a government agency or a commercial partnership, in which Government has a controlling interest, whether or not such organisation is established by law.

or choose one of:

- Not Available

Customers (Investments) (32)

Q46

b) The value (€)

[Answer if Q45 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (33)

Please indicate the following for contracts/transactions, where the customer is a non-EU/EEA government agency/body, during the prior calendar year:

Q47

a) The volume (#)

or choose one of:

- Not Available

Customers (Investments) (34)

Q48

b) The value (€)

[Answer if Q47 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (37)

Please indicate the following for contracts/transactions, where the customer is another collective investment scheme or similar vehicle in a non-EU/EEA government agency/body, during the prior calendar year:

Q49

a) The volume (#)

or choose one of:

- Not Available

Customers (Investments) (38)

Q50

b) The value (€)

[Answer if Q49 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (39)

Please indicate the following for contracts/transactions, where the customer is an investment vehicle, during the prior calendar year:

Q51

a) The volume (#)

or choose one of:

- Not Available

Customers (Investments) (40)

Q52

b) The value (€)

[Answer if Q51 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (78)

Please indicate the following for contracts and transactions, where both parties are the customers of the entity, during the prior calendar year:

Q53

a) The volume (#)

Transfers should capture both transfer in holdings and/or monetary value

Q54

b) the Value (€)

[Answer if Q53 is > 0]

Customer Type (5.1)

(Relates to Investment Services & Securities Markets)

Please state the total number (#) of customers as at end of the prior calendar year for the following

Q55	<input type="text"/>
a) Natural persons	<input type="text"/>
Q56	<input type="text"/>
b) Legal persons	<input type="text"/>

Customer Type (7.1)

(Relates to Investment Services & Securities Markets)

Q57

Please list the number of customers 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)

Customer Type (9)

Q58

Please list the number of customers and beneficial owners serviced during the prior calendar year, that benefited from residency schemes, citizenship by investment schemes, or are applicants or prospective applicants for such schemes.

Investor citizenship schemes are often referred to as CIPs ('citizenship investment programmes'), 'citizenships for sale' or 'golden passports'. They allow foreigners to be naturalised as a citizen of a country in return for an investment, provided certain criteria are fulfilled. Investor citizenship schemes differ from investor residence ('golden visa') schemes, which aim to attract investment in exchange for residence rights in the country concerned. The answer provided should include all the customers of the subject person who have benefitted or applied to benefit from CIPs, irrespective whether the application for the CIP was done by the SP.

or choose one of:

- Not Available

Customer Type (10)

Q59

What type of investors are serviced by your entity?

This question applies solely to MIFID firms. Custodian and investment managers of CIS are to select the 'Not Applicable' option.

Choose more than one option:

- Retail Investors
- Professional Investors
- Eligible Counterparties

or choose one of:

- Not Applicable
- Not Available

Customer Type (11)

Q60

Please indicate the type of investors onboarded by the collective investment scheme serviced by your entity:

Choose more than one option:

- Retail Investors
- Professional Investors
- Experienced Investors
- Qualifying Investors
- Extraordinary Investors

or choose one of:

- Not Applicable

Customer Type (31.1)

(Relates to Investment Services & Securities Markets)

Please specify the total number (#) of:

Q61	
a) customers rated as high risk	<i>or choose one of:</i>

<p><i>The risk rating of your customers should be as at the end of the prior calendar year. The risk rating should reflect the result of the latest customer risk assessment as carried out in line with the policies and procedures.</i></p>	<ul style="list-style-type: none"> • Not Available
<p>Q62</p> <p>b) customers rated as medium risk</p> <p><i>The risk rating of your customers should be as at the end of the prior calendar year. The risk rating should reflect the result of the latest customer risk assessment as carried out in line with the policies and procedures.</i></p>	<div data-bbox="1045 365 1401 409" style="border: 1px solid black; height: 20px; margin-bottom: 10px;"></div> <p>or choose one of:</p> <ul style="list-style-type: none"> • Not Available
<p>Q63</p> <p>c) customers rated as low risk</p> <p><i>The risk rating of your customers should be as at the end of the prior calendar year. The risk rating should reflect the result of the latest customer risk assessment as carried out in line with the policies and procedures.</i></p>	<div data-bbox="1045 651 1401 696" style="border: 1px solid black; height: 20px; margin-bottom: 10px;"></div> <p>or choose one of:</p> <ul style="list-style-type: none"> • Not Available

Customer Type (36)

Q64

Does your customer base have a risk rating outside of the 'high', 'medium' and 'low' categories?

Choose only one option:

- Yes
- No

Customer Type (37)

Q65

Please specify the additional risk rating/s.

[Answer if Q64 is Yes]

Customer Type (39)

Q66

Please specify the total number (#) of customers to whom Simplified Due Diligence (SDD) was applied, given that their risk was classified as low.

or choose one of:

- Not Available

Customers (Others) (2)

Q67

Are any customers funds held on trust, or in another fiduciary capacity, for customers held in the client account?

Choose only one option:

- Yes
- No

Customers (Others) (5)

Q68

Are customers that act as holding companies with subsidiaries or investments in non-EU/EEA jurisdictions part of the customer base?

Holding companies are typically entities that hold investments principally related to equity shares in other entities. Holding companies may also own other assets such as immovable property, intellectual property and other financial assets. Holding companies do not actively participate in the running of the day-to-day operations of the entities they hold an investment in.

Choose only one option:

- Yes
- No

or choose one of:

- Not Available

PEPs (1.1)

(Relates to Investment Services & Securities Markets)

Q69

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?

Regulation 2(1) of the PMLFTR defines a PEP as a natural person who is or has been entrusted with a prominent public function, other than middle ranking or more junior officials. The PMLFTR The Government Gazette no. 20,602 published on 6 April, 2021 provides an exhaustive list of public functions that are considered to be prominent public functions and would therefore render the holder thereof a PEP. Regulation 11(8) of the PMLFTR defines the term "family members" as including:(i) the spouse, or a person considered to be equivalent to a spouse;(ii) the children and their spouses, or persons considered to be equivalent to a spouse; and(iii) the parents. The list of 'family members' is not an exhaustive list and therefore subject persons should consider whether other family relationships in specific circumstances may be considered to be similar to those under the indicative list in the PMLFTR. Regulation 11(8) also defines the term "close associates" as:(i) a natural person known to have joint beneficial ownership of a body corporate or any other form of legal arrangement, or any other close business relations, with that politically exposed person;(ii) a natural person who has sole beneficial ownership of a body corporate or any other form of legal arrangement that is known to have been established for the benefit of that politically exposed person.

or choose one of:

- Not Applicable
- Not Available

PEPs (2.1)

(Relates to Investment Services & Securities Markets)

Q70

Of the total number of customers who are legal entities, how many of their beneficial owners were PEPs (including family members and close associates) as at the end of the prior calendar year?

or choose one of:

- Not Available

PEPs (3)

From the number of PEPs in your customer base, kindly provide a breakdown of:

<p>Q71</p> <p>a) the total number(#) of Maltese PEPs (including beneficial owners), in the prior calendar year</p> <p><i>Regulation 2(1) of the PMLFTR defines a PEP as a natural person who is or has been entrusted with a prominent public function, other than middle ranking or more junior officials. The Government Gazette no. 20,602 published on 6 April, 2021 provides an exhaustive list of public functions that are considered to be prominent public functions and would therefore render the holder thereof a PEP.</i></p> <p><i>Regulation 11(8) of the PMLFTR defines the term "family members" as including:</i></p> <p><i>(i) the spouse, or a person considered to be equivalent to a spouse;</i></p> <p><i>(ii) the children and their spouses, or persons considered to be equivalent to a spouse; and</i></p> <p><i>(iii) the parents.</i></p> <p><i>The list of 'family members' is not an exhaustive list and therefore subject persons should consider whether other family relationships in specific circumstances may be considered to be similar to those under the indicative list in the PMLFTR. Regulation 11(8) also defines the term "close associates" as:</i></p> <p><i>(i) a natural person known to have joint beneficial ownership of a body corporate or any other form of legal</i></p>	<div><input type="text"/></div> <p>or choose one of:</p> <ul style="list-style-type: none">• Not Available
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<p>arrangement, or any other close business relations, with that politically exposed person;</p> <p>(ii) a natural person who has sole beneficial ownership of a body corporate or any other form of legal arrangement that is known to have been established for the benefit of that politically exposed person.</p>	
<p>Q72</p> <p>b) the total number (#) of PEPs (including beneficial owners) from EU/EEA jurisdictions (other than Malta), in the prior calendar year</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="1045 613 1399 656" style="border: 1px solid black; height: 19px; width: 100%;"></div> <p>or choose one of:</p> <ul style="list-style-type: none"> • Not Available
<p>Q73</p> <p>c) the total number (#) of PEPs (including beneficial owners) from non-EU/EEA jurisdictions, in the prior calendar year</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="1045 1187 1399 1229" style="border: 1px solid black; height: 19px; width: 100%;"></div> <p>or choose one of:</p> <ul style="list-style-type: none"> • Not Available
<p>Q74</p> <p>d) the total number (#) of PEPs (including beneficial owners) from 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, in the prior calendar year</p>	<div data-bbox="1045 1619 1399 1662" style="border: 1px solid black; height: 19px; width: 100%;"></div> <p>or choose one of:</p> <ul style="list-style-type: none"> • Not Available

PEPs (7)

Q75

If your answer to the above question was greater than 0, please select the respective jurisdictions.

[Answer if Q74 is > 0, Not Available]

Choose more than one option:

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

or choose one of:

- Not Available

Additional (Customers) (2)

Q76

Please list the number of customers who are operating in high-risk industries as per your internal policies and procedures.

Subject persons are required to define their own list of high risk industries and products. For the purpose of responding to this question, subject persons should consider high risk industries to include: productions / trade in war related weapons, productions / trade in radioactive materials, mining, oil and gas, chemical and pharmaceutical industries and adult entertainment. In accordance with S.L. 365.12, dual-use items refer to any used or unused items, including software and technology, which can be used for both civil and military purposes, and including all goods which can be used for both non-explosive uses and for assisting in any way in the manufacture of nuclear weapons or other nuclear explosive devices.

or choose one of:

- Not Available

Additional (Customers) (3)

Q77

Please list the number of customers who are operating in dual use items.

In accordance with SL 365.12, dual-use items refers to any used or unused items, including software and technology, which can be used for both civil and military purposes, and including all goods which can be used for both non-explosive uses and for assisting in any way in the manufacture of nuclear weapons or other nuclear explosive devices. Dual-use items are to be considered as those designated by the Company's policies and procedures or through the SL 365.12.

or choose one of:

- Not Available

Additional (Customers) (5)

Q78

Please list the number of customers who operate cash intensive businesses.

Cash intensive businesses are businesses which through their operations receive or depend largely on cash- based transactions such as restaurants, petrol stations, retail stores, parking garages etc.

or choose one of:

- Not Available

Additional (Customers) (12)

Q79

Did your entity have any customers that were re-domiciled or whose economic activity was transferred to a country 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?

Choose only one option:

- Yes
- No

or choose one of:

- Not Available

Additional (Customers) (13)

Q80

Please select the respective jurisdictions.

[Answer if Q79 is Yes]

Choose more than one option:

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

or choose one of:

- Not Available

Products and Services

Questions in this page relate to Subject Persons having categories Investment Services & Securities Markets or Insurance or Accountancy/Audit or Advocacy or Tax Advisors or VFA Service Providers

Products and Services (Investments)

Q1

Out of the following, please tick the products and services that have been offered by your entity as an Investment Services Provider:

Choose more than one option:

- Trustee services
- Custodian services
- Nominee Services
- Investment Advice
- Underwriting of instruments and/or placing instruments on a firm commitment basis
- Placing instruments without a firm commitment basis
- Operation of a multilateral trading facility
- Reception, transmission and submission of a bid relating to emission allowances
- Products offered with the given maturity durations
- Short Term investment products
- Correspondent activity services (for instance, for securities transactions)

Products and Services (Securities and Markets) (1)

Q2

Please indicate the value of 'Portfolios under management' as at the beginning of the prior calendar year.

Portfolios under management refers to portfolios which are managed in accordance with mandates given by customers on a discretionary basis, where such portfolios include one or more financial instruments. The value of portfolio under management should include only the value of discretionary portfolios managed by the Company. In case of fund managers, figure should include the value of all funds managed, irrespective of whether they are discretionary or not.

Value of assets are, where applicable, to be converted to € at the applicable rate of exchange as per ECB rate (or other reputable source) as the beginning of the prior calendar year.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (2)

Q3

Please indicate the value of 'Portfolios under management' as at the end of the prior calendar year.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (3)

Please indicate the following for the reception and transmission of orders in relation to one or more instruments, as at the end of the prior calendar year:

Q4

a) Volume (#) of transactions

Reception and transmission of order refers to the reception from a person of an order to buy, sell or subscribe for instruments and the transmission of that order to a third party for execution.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (4)

Q5

b) Value of transactions (€)

[Answer if Q4 is > 0, Not Available]

Reception and transmission of orders refers to the reception from a person of an order to buy, sell or subscribe for instruments and the transmission of that order to a third party for execution. Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (5)

Please indicate the following for the reception and transmission of execution orders on behalf of clients, as at the end of the prior calendar year:

Q6

a) Volume (#) of transactions

Execution of orders refers to a situation whereby the Company is acting to conclude agreements to buy or sell one or more instruments on behalf of clients, and includes the conclusion of agreements to sell instruments issued by an investment services licence holder or a credit institution at the moment of their issuance.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (6)

Q7

b) Value of transactions (€)

[Answer if Q6 is > 0, Not Available]

Execution of orders refers to a situation whereby the Company is acting to conclude agreements to buy or sell one or more instruments on behalf of clients and includes the conclusion of agreements to sell instruments issued by an investment services licence holder or a credit institution at the moment of their issuance. Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (7)

Please indicate the following for the reception and transmission of dealing on own account, as at the end of the prior calendar year:

Q8

a) Volume (#) of transactions

Dealing on own account refers to instances whereby the Company entity is trading against proprietary capital resulting in conclusion of transactions in one or more instruments.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (8)

Q9

b) Value of transactions (€)

[Answer if Q8 is > 0]

Dealing on own account refers to instances whereby the Company is trading against proprietary capital resulting in conclusion of transactions in one or more instruments. Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (9)

Please indicate the following for trustee services:

Q10

a) Value of assets held as at the beginning of the prior calendar year (€)

[Answer if Q1 is Trustee services]

Trustee services refers to instances whereby the Company entity holds and administers property or assets for the benefit of a third party. Value of assets are, where applicable, to be converted to Euro at the applicable rate of exchange as per ECB rate (or other reputable source) as at the end of the previous prior calendar year.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (10)

Q11

b) Value of assets held as at the end of the prior calendar year (€)

[Answer if Q1 is Trustee services]

or choose one of:

- Not Available

Products and Services (Securities and Markets) (11)

Please indicate the following for custodian services:

Q12

a) Value of assets held as at the beginning of the prior calendar year (€)

[Answer if Q1 is Custodian services]

Custodian services refers to instances whereby the Company holds customers' securities for safekeeping, in order to minimize the risk of theft or loss. Value of assets are, where applicable, to be converted to Euro at the applicable rate of exchange as per ECB rate (or other reputable source) as at the end of the prior calendar year

or choose one of:

- Not Available

Products and Services (Securities and Markets) (12)

Q13

b) Value of assets held as at the end of the prior calendar year (€)

[Answer if Q1 is Custodian services]

or choose one of:

- Not Available

Products and Services (Securities and Markets) (13)

Please indicate the following for nominee services:

Q14

a) Value of assets held as at the beginning of the prior calendar year (€)

[Answer if Q1 is Nominee Services]

Nominee services refers to instances whereby the Company holds an instrument or assets, which is represented by or connected with an instrument as a nominee, on behalf of another person. Value of assets are, where applicable, to be converted to Euro at the applicable rate of exchange as per ECB rate (or other reputable source) as at the end of the prior calendar year.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (14)

Q15

b) Value of assets held as at the end of the prior calendar year (€)

[Answer if Q1 is Nominee Services]

or choose one of:

- Not Available

Products and Services (Securities and Markets) (15)

Please indicate the following for investment advice, as at the end of the prior calendar year:

Q16

a) Volume (#) of transactions

[Answer if Q1 is Investment Advice]

An investment advice is a "personal recommendation" whereby a recommendation is presented as suitable for the person to whom it is addressed, or which is based on a consideration of the circumstances of that person. It must constitute one of the following steps:

(a) to buy, sell, subscribe for, exchange, redeem, hold or underwrite a particular instrument;

(b) to exercise or not to exercise any right conferred by a particular instrument to buy, sell, subscribe for, exchange, or redeem an instrument.

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (16)

Q17

b) Value of transactions (€)

[Answer if Q16 is > 0, Not Available]

or choose one of:

- Not Available

Products and Services (Securities and Markets) (17)

Please indicate the following for underwriting of instruments and/or placing of instruments on a firm commitment basis, as at the end of the prior calendar

year:

Q18

a) Volume (#) of transactions

[Answer if Q1 is Underwriting of instruments and/or placing instruments on a firm commitment basis]

Underwriting / placing of instruments on a firm commitment basis refers to the Company assuming the risk of undergoing a new securities issue to the market. By buying the issue from the issuer, this guarantees the sale of a number of shares to investors.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (18)

Q19

b) Value of transactions (€)

[Answer if Q18 is > 0, Not Available]

Underwriting / placing of instruments on a firm commitment basis refers to the Company assuming the risk of undergoing a new securities issue to the market. By buying the issue from the issuer, this guarantees the sale of a number of shares to investors. Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (19)

Please indicate the following for placing instruments without a firm commitment basis, as at the end of the prior calendar year:

Q20

a) Volume (#) of transactions

[Answer if Q1 is Placing instruments without a firm commitment basis]

Placing of instruments without a firm commitment basis refers to marketing of newly-issued securities or of securities which are already in issue but not listed, to specified persons and which does not involve an offer to the public or to existing holders of the issuer's securities.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (20)

Q21

b) Value of transactions (€)

[Answer if Q20 is > 0, Not Available]

Placing of instruments without a firm commitment basis refers to marketing of newly-issued securities or of securities which are already in issue but not listed, to specified persons and which does not involve an offer to the public or to existing holders of the issuer's securities. Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (21)

Please indicate the following for operation of a multilateral trading facility, as at the end of the prior calendar year:

Q22

a) Volume (#) of transactions

[Answer if Q1 is Operation of a multilateral trading facility]

A Multilateral Trading Facility refers to the operation of a multilateral system which brings together multiple third party buying and selling interests in instruments - in the system and in accordance with non- discretionary requirements - in a way that results in a contract

or choose one of:

- Not Available

Products and Services (Securities and Markets) (22)

Q23

b) Value of transactions (€)

[Answer if Q22 is > 0, Not Available]

A Multilateral Trading Facility refers to the operation of a multilateral system which brings together multiple third party buying and selling interests in instruments, in the system and in accordance with non- discretionary requirements, in a way that results in a contract. Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (23)

Please indicate the following for the reception, transmission and submission of a bid relating to emission allowances, as at the end of the prior calendar year:

Q24

a) Volume (#) of transactions

[Answer if Q1 is Reception, transmission and submission of a bid relating to emission allowances]

In this context reference to emission allowances is made to the reception, transmission, and submission of a bid by a person on any auction platform which auctions emission allowances within the meaning of Commission Regulation (EU) No 1031/2010 of 12 November 2010 on the timing, administration and other aspects of auctioning of greenhouse gas emission allowances pursuant to Directive 2003/87/EC of the European Parliament and of the Council establishing a scheme for greenhouse gas emissions allowances trading within the Community, as may be amended from time to time.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (24)

Q25

b) Value of transactions (€)

[Answer if Q24 is > 0, Not Available]

In this context reference to emission allowances is made to the reception, transmission, and submission of a bid by a person on any auction platform which auctions emission allowances within the meaning of Commission Regulation (EU) No 1031/2010 of 12 November 2010 on the timing, administration and other aspects of auctioning of greenhouse gas emission allowances pursuant to Directive 2003/87/EC of the European Parliament and of the Council establishing a scheme for greenhouse gas emissions allowances trading within the Community, as may be amended from time to time. Total amount is to be presented in €. Where applicable, amounts are to be converted to € at the official daily exchange rate or in the absence thereof, at the average monthly / annual ECB exchange rate (or other official source) for the prior calendar year.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (25)

Please indicate the following for the reception, operation of an organised trading facility, as at the end of the prior calendar year:

Q26

a) Volume (#) of transactions

Operation of an Organised Trading Facility refers to multiple third- party buying and selling interests in bonds, structured finance products and emission allowances or derivatives. Such are to interact in a system that results in a contract.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (26)

Q27

b) Value of transactions (€)

[Answer if Q26 is > 0, Not Available]

Operation of an Organised Trading Facility refers to multiple third- party buying and selling interests in bonds, structured finance products and emission allowances or derivatives. Such are to interact in a system that results in a contract. Total amount is to be presented in €. Where applicable, amounts are to converted to € at the official daily exchange rate or in the absence thereof, at the average monthly / annual ECB exchange rate (or other official source) for the prior calendar year.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (27)

Please indicate the following for products offered with the given maturity durations, as at the end of the prior calendar year:

Q28

a) Volume (#) of transactions

[Answer if Q1 is Products offered with the given maturity durations]

Long-term investment products include investments which the customer intends to hold for more than one year and are open-ended funds (that do not have a maturity date) offered by asset management firms.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (28)

Q29

b) Value of transactions (€)

[Answer if Q28 is > 0, Not Available]

Long-term investment products include investments which the customer intends to hold for more than one year and are open-ended funds (that do not have a maturity date) offered by asset management firms. Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (29)

Please indicate the following for short-term investment products, as at the end of the prior calendar year:

Q30

a) Volume (#) of transactions

[Answer if Q1 is Short Term investment products]

Short-term investments, also known as marketable securities or temporary investments, are investments that can easily be converted to cash and are typically held for one year or less.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (30)

Q31

b) Value of transactions (€)

[Answer if Q30 is > 0, Not Available]

Short-term investments, also known as marketable securities or temporary investments, are investments that can easily be converted to cash and are typically held for one year or less. Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (31)

Please indicate the following for correspondent , as at the end of the prior calendar year:

Q32

a) Volume (#) of transactions

[Answer if Q1 is Correspondent activity services (for instance, for securities transactions)]

The term correspondent refers to those relationships which present characteristics similar to correspondent banking relationships. These would include a relationship between two investment service providers for the carrying out of securities transactions where one of the said investment service providers is acting as an intermediary and carrying out transactions on behalf of its own customers. In these cases, the customer of the intermediary (equivalent to a respondent in a correspondent banking relationship) would not be deemed to be the customers of the executing investment service provider (equivalent to a correspondent in a correspondent banking relationship).

or choose one of:

- Not Available

Products and Services (Securities and Markets) (32)

Q33

b) Value of transactions (€)

[Answer if Q32 is > 0, Not Available]

The term correspondent refers to those relationships which present characteristics similar to correspondent banking relationships. These would include a relationship between two investment service providers for the carrying out of securities transactions where one of the said investment service providers is acting as an intermediary and carrying out transactions on behalf of its own customers. In these cases, the customer of the intermediary (equivalent to a respondent in a correspondent banking relationship) would not be deemed to be the customers of the executing investment service provider (equivalent to a correspondent in a correspondent banking relationship). Total amount is to be presented in €. Where applicable, amounts are to be converted to € at the official daily exchange rate or in the absence thereof, at the average monthly / annual ECB exchange rate (or other official source) for the prior calendar year.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (41)

Q34

Did the Entity offer internet-based securities trading accounts in the prior calendar year?

Discretionary Portfolio Managers and respondents that are custodians should select "Not Applicable"

Choose only one option:

- Yes
- No

Products and Services (Securities and Markets) (42)

Q35

Did the Entity provide foreign exchange services in the prior calendar year?

Discretionary Portfolio Managers and respondents that are custodians should select "Not Applicable"

Choose only one option:

- Yes
- No

or choose one of:

- Not Applicable

Products and Services (Securities and Markets) (43)

Q36

Did your entity provide binary options in the prior calendar year?

Binary options are cash settled derivatives in which the payment of a fixed monetary amount depends on whether one or more specified events in relation to the price, level or value of the underlying occurs at, or prior to, the derivative's expiry. (for example the underlying has reached a specified price (the 'strike price') at expiry). In addition, Binary Options also include contracts in which payment is contingent on multiple events occurring. In the case of Collective Investment Schemes, this would entail investing in binary options, as opposed to trading in the same. Discretionary Portfolio Managers and respondents that are custodians should select "Not Applicable".

Choose only one option:

- Yes
- No

Products and Services (Securities and Markets) (44)

Q37

Did the Company's investment services include the trade of bearer securities in the prior calendar year?

Discretionary Portfolio Managers and respondents that are custodians should select 'Not Applicable'.

Choose only one option:

- Yes
- No

Products and Services (Securities and Markets) (45)

Q38

Did the Company's investment services include the trade of derivatives in the previous calendar year?

Discretionary Portfolio Managers and respondents that are custodians should select 'Not Applicable'.

Choose only one option:

- Yes
- No

Products and Services (Securities and Markets) (47)

Q39

Does the Company allow for investment accounts to be linked to bank accounts established in countries listed in the EU list of Non-Cooperative Jurisdictions for Tax Purposes?

The EU List of Non-Cooperative Jurisdictions for Tax Purposes can be found in the following link: <https://cfr.gov.mt/en/inlandrevenue/tcu/Pages/EU-List-of-non-cooperative-jurisdictions.aspx>

Choose only one option:

- Yes
- No

Products and Services (Securities and Markets) (48)

Q40

Does the Company offer pooled accounts (for financial intermediaries / custodian services)?

Pooled funds are funds in a portfolio from many individual investors that are aggregated for the purposes of investment.

Choose only one option:

- Yes
- No

Products and Services (Securities and Markets) (48.5)

Q41

Does the Company offer subaccounts (for financial intermediaries / custodian services)?

A sub account is a segregated account nested under a larger account or relationship.

Choose only one option:

- Yes
- No

Products and Services (Securities and Markets) (49)

Q42

Does the Company enforce limits on volume and value of investment activity?

Choose only one option:

- Yes
- No

Products and Services (Securities and Markets) (51)

Q43

Does your entity offer services products or funds that invest in high risk industries established in 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?

Choose only one option:

- Yes
- No


Products and Services (Securities and Markets) (52)

Q44

Please select the respective jurisdictions.

[Answer if Q43 is Yes]

Choose more than one option:

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

or choose one of:

- Not Applicable
- Not Available

Funding Methods (1)

For Wire (Bank) transfers during the prior calendar year, please specify:

Q45 <i>Number (#) of incoming transactions</i> [Answer if Q4 is > 0, Not Available]	<input type="text"/>
Q46 <i>Value (€) of incoming transactions</i> [Answer if Q45 is > 0]	<input type="text"/>
Q47 <i>Number (#) of outgoing transactions</i> [Answer if Q4 is > 0, Not Available]	<input type="text"/>
Q48 <i>Value (€) of outgoing transactions</i> [Answer if Q47 is > 0]	<input type="text"/>

Funding Methods (2)

For cash deposits during the prior calendar year, please specify:

Q49 <i>Number (#) of incoming transactions</i> [Answer if Q5 is > 0, Not Available]	<input type="text"/>
Q50 <i>Value (€) of incoming transactions</i> [Answer if Q5 is > 0, Not Available]	<input type="text"/>

Funding Methods (3)

For Cheque deposits during the prior calendar year, please specify

Q51	<input type="text"/>
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Number (#) of incoming transactions	
[Answer if Q8 is > 0, Not Available]	
Q52	
Value (€) of incoming transactions	
[Answer if Q51 is > 0]	

Funding Methods (4)

For Debit Card deposits made during the prior calendar year, please specify:

Q53	
Number (#) of incoming transactions	
[Answer if Q6 is > 0, Not Available]	
Q54	
Value (€) of incoming transactions	
[Answer if Q53 is > 0]	

Funding Methods (5)

For Credit Card / Prepaid card deposits made during the prior calendar year, please specify:

Q55	
Number (#) of incoming transactions	
[Answer if Q7 is > 0, Not Available]	
Q56	
Value (€) of incoming transactions	
[Answer if Q55 is > 0]	

Funding Methods (6)

For deposits made via Internet-based payment systems or other e-money services (as defined by FATF) during the prior calendar year, please specify:

Q57 Number (#) of incoming transactions <i>[Answer if Q9 is > 0, Not Available]</i>	<input type="text"/>
Q58 Value (€) of incoming transactions <i>[Answer if Q57 is > 0]</i> Value of transactions should be reported in € converted the daily exchange rate or in the absence thereof, at the average monthly / annual ECB exchange rate (or other reputable source) for the prior calendar year	<input type="text"/>

Funding Methods (7)

For deposits made via Virtual Financial Assets during the prior calendar year, please specify:

Q59 Number (#) of incoming transactions <i>[Answer if Q10 is > 0, Not Available]</i>	<input type="text"/> or choose one of: <ul style="list-style-type: none"> • Not Applicable • Not Available
Q60 Value (€) of incoming transactions <i>[Answer if Q59 is > 0, Not Available]</i>	<input type="text"/> or choose one of: <ul style="list-style-type: none"> • Not Applicable • Not Available

Funding Methods (8)

For subscriptions made in kind during the prior calendar year, please specify:

Q61 Number (#) of incoming transactions <i>[Answer if Q11 is > 0, Not Available]</i>	<input type="text"/> or choose one of: <ul style="list-style-type: none"> • Not Applicable • Not Available
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<p>Q62</p> <p><i>Value (€) of incoming transactions</i></p> <p>[Answer if Q61 is > 0, Not Available]</p> <p><i>Value of transactions should be reported in Euro converted the daily exchange rate or in the absence thereof, at the average monthly / annual ECB exchange rate (or other reputable source) for the prior calendar year</i></p>	<div data-bbox="1038 241 1394 286" style="border: 1px solid black; height: 20px; margin-bottom: 10px;"></div> <p>or choose one of:</p> <ul style="list-style-type: none"> Not Applicable Not Available
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De-Risking Risks

Questions in this page relate to Subject Persons having categories Investment Services & Securities Markets or Insurance or Accountancy/Audit or Advocacy or Tax Advisors or VFA Service Providers

De-Risking Risks (1)

Q1

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

"De-risking" refers to a process being carried out by a Subject Person, which includes terminating or restricting business relationships, to avoid, rather than manage risk.

Choose only one option:

- Yes
- No

De-Risking Risks (2)

Q2

Provide details of the de-risking

[Answer if Q1 is Yes]

Such reasons should explain whether business relationship was entirely terminated or restricted to limited services.

Jurisdiction Risk.

Questions in this page relate to Subject Persons having categories Investment Services & Securities Markets or Insurance or Accountancy/Audit or Advocacy or Tax Advisors

Residence of Customers + BOs (1)

As at the end of the prior calendar year, what is the total number (#) of customers that are resident, or otherwise, incorporated or have their principal place of business in:

Q1	<input type="text"/>
a) Malta?	
Q2	
b) an EU/EEA jurisdiction, 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	
c) an non-EU/EEA jurisdiction?	
<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	
d) a country 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?	<input type="text"/>
Q5	Choose more than one

Please choose the applicable countries identified under the option:
 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]

- 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

Q6

Afghanistan

[Answer if Q5 is Afghanistan]	
Q7	
Algeria	<input type="text"/>
[Answer if Q5 is Algeria]	
Q8	
Angola	<input type="text"/>
[Answer if Q5 is Angola]	
Q9	
Barbados	<input type="text"/>
[Answer if Q5 is Barbados]	
Q10	
Bulgaria	<input type="text"/>
[Answer if Q5 is Bulgaria]	
Q11	
Burkina Faso	<input type="text"/>
[Answer if Q5 is Burkina Faso]	
Q12	
Cameroon	<input type="text"/>
[Answer if Q5 is Cameroon]	
Q13	
Congo, the Democratic Republic of the	<input type="text"/>
[Answer if Q5 is Congo, the Democratic Republic of the]	
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 <i>Haiti</i> [Answer if Q5 is Haiti]	<input type="text"/> <input type="text"/>
Q18 <i>Iran, Islamic Republic of</i> [Answer if Q5 is Iran, Islamic Republic of]	<input type="text"/> <input type="text"/>
Q19 <i>Jamaica</i> [Answer if Q5 is Jamaica]	<input type="text"/> <input type="text"/>
Q20 <i>Kenya</i> [Answer if Q5 is Kenya]	<input type="text"/> <input type="text"/>
Q21 <i>Korea, Democratic People's Republic of</i> [Answer if Q5 is Korea, Democratic People's Republic of]	<input type="text"/> <input type="text"/>
Q22 <i>Lebanon</i> [Answer if Q5 is Lebanon]	<input type="text"/> <input type="text"/>
Q23 <i>Mali</i> [Answer if Q5 is Mali]	<input type="text"/> <input type="text"/>
Q24 <i>Monaco</i> [Answer if Q5 is Monaco]	<input type="text"/> <input type="text"/>
Q25 <i>Mozambique</i> [Answer if Q5 is Mozambique]	<input type="text"/> <input type="text"/>
Q26 <i>Myanmar</i> [Answer if Q5 is Myanmar]	<input type="text"/> <input type="text"/>
Q27	<input type="text"/>

Namibia	
[Answer if Q5 is Namibia]	
Q28	
Nigeria	<input type="text"/>
[Answer if Q5 is Nigeria]	
Q29	
Panama	<input type="text"/>
[Answer if Q5 is Panama]	
Q30	
Philippines	<input type="text"/>
[Answer if Q5 is Philippines]	
Q31	
Senegal	<input type="text"/>
[Answer if Q5 is Senegal]	
Q32	
South Africa	<input type="text"/>
[Answer if Q5 is South Africa]	
Q33	
South Sudan	<input type="text"/>
[Answer if Q5 is South Sudan]	
Q34	
Syrian Arab Republic	<input type="text"/>
[Answer if Q5 is Syrian Arab Republic]	
Q35	
Tanzania, United Republic of	<input type="text"/>
[Answer if Q5 is Tanzania, United Republic of]	
Q36	
Trinidad and Tobago	<input type="text"/>
[Answer if Q5 is Trinidad and Tobago]	
Q37	<input type="text"/>
Uganda	

[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]	

Residence of Customers + BOs (2)

Please specify the total number of customers' BOs that are resident in:

Q43	<input type="text"/>
a) Malta?	or choose one of: <ul style="list-style-type: none"> • Not Available
Q44	<input type="text"/>
b) an EU/EEA jurisdiction, 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</i>	or choose one of: <ul style="list-style-type: none"> • Not Available

<p><i>High Risk Third Countries". This list is as at 31 December 2024.</i></p>	
<p>Q45</p> <p>c) an non-EU/EEA jurisdiction?</p> <p><i>Reference to residency in the question refers to the principal country of residence of the person and not to the customer's tax residence.</i></p> <p><i>Principal place of business refers to the place where key management and commercial decisions that are necessary for the conduct of the business of an entity are made.</i></p>	<div data-bbox="1045 344 1394 389" style="border: 1px solid black; height: 20px; margin-bottom: 10px;"></div> <p>or choose one of:</p> <ul style="list-style-type: none"> • Not Available
<p>Q46</p> <p>d) a country 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>	<div data-bbox="1045 651 1394 696" style="border: 1px solid black; height: 20px; margin-bottom: 10px;"></div> <p>or choose one of:</p> <ul style="list-style-type: none"> • Not Available
<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>[Answer if Q46 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

	<ul style="list-style-type: none"> • 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]	<input type="text"/> <input type="text"/>
Q49 Algeria [Answer if Q47 is Algeria]	<input type="text"/> <input type="text"/>
Q50 Angola [Answer if Q47 is Angola]	<input type="text"/> <input type="text"/>
Q51 Barbados [Answer if Q47 is Barbados]	<input type="text"/> <input type="text"/>
Q52 Bulgaria [Answer if Q47 is Bulgaria]	<input type="text"/> <input type="text"/>
Q53 Burkina Faso [Answer if Q47 is Burkina Faso]	<input type="text"/> <input type="text"/>
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	
Iran, Islamic Republic of	<input type="text"/>
[Answer if Q47 is Iran, Islamic Republic of]	
Q61	
Jamaica	<input type="text"/>
[Answer if Q47 is Jamaica]	
Q62	
Kenya	<input type="text"/>
[Answer if Q47 is Kenya]	
Q63	
Korea, Democratic People's Republic of	<input type="text"/>
[Answer if Q47 is Korea, Democratic People's Republic of]	
Q64	<input type="text"/>
Lebanon	

[Answer if Q47 is Lebanon]	
Q65	
Mali	<input type="text"/>
[Answer if Q47 is Mali]	
Q66	
Monaco	<input type="text"/>
[Answer if Q47 is Monaco]	
Q67	
Mozambique	<input type="text"/>
[Answer if Q47 is Mozambique]	
Q68	
Myanmar	<input type="text"/>
[Answer if Q47 is Myanmar]	
Q69	
Namibia	<input type="text"/>
[Answer if Q47 is Namibia]	
Q70	
Nigeria	<input type="text"/>
[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	<input type="text"/>

South Sudan	
[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	
United Arab Emirates	<input type="text"/>
[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]	

Residence of Customers + BOs (5)

Q85

Please select the respective jurisdictions.

[Answer if Q46 is > 0, Not Available]

Choose more than one option:

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

or choose one of:

- Not Available

Residence of Customers + BOs (6)

Q86

Do any of the customers making part of the customer base provide goods and/or services (main markets) in, or to, a country 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?

Choose only one option:

- Yes
- No

or choose one of:

- Not Available

Residence of Customers + BOs (7)

Q87

Please select the respective jurisdictions.

[Answer if Q86 is Yes]

Choose more than one option:

- Afghanistan
- Barbados
- Burkina Faso
- Cameroon
- Gibraltar
- Mali
- Mozambique
- Myanmar
- Nigeria
- Panama
- Philippines
- Senegal
- South Sudan
- Uganda
- United Arab Emirates
- Vanuatu
- Vietnam
- Yemen
- Algeria

- Angola
- Bulgaria
- Croatia
- Haiti
- Jamaica
- Kenya
- South Africa
- Venezuela
- Congo, the Democratic Republic of the
- Cote D'Ivoire
- Iran, Islamic Republic of
- Korea, Democratic People's Republic of
- Lebanon
- Monaco
- Namibia
- Syrian Arab Republic
- Tanzania, United Republic of
- Trinidad and Tobago

or choose one of:

- Not Available

Transactions / Payments (Investments) (1)

Please indicate the following for domestically-held investment accounts, during the prior calendar year:

Q88

a) Volume (#) of investments

Client-held investment accounts refers to bank or other accounts from which the customer remitted funds for subscriptions, or to which dividends / pay-outs / redemption proceeds are remitted.

Transactions / Payments (Investments) (2)

Q89

b) Value (€) of investments

[Answer if Q88 is > 0]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

Transactions / Payments (Investments) (3)

Please indicate the following for investments made by clients who hold accounts in EU/EEA jurisdictions excluding Malta, during the prior calendar year:

Q90

a) Volume (#) of investments

Client-held investment accounts refers to bank or other accounts from which the customer remitted funds for subscriptions, or to which dividends / pay-outs / redemption proceeds are remitted.

Transactions / Payments (Investments) (4)

Q91

b) Value (€) of investments

[Answer if Q90 is > 0]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

Transactions / Payments (Investments) (5)

Please indicate the following for investments made by clients who hold accounts in non-EU/EEA jurisdictions, during the prior calendar year:

Q92

a) Volume (#) of investments

Client-held investment accounts refers to bank or other accounts from which the customer remitted funds for subscriptions, or to which dividends / pay-outs / redemption proceeds are remitted.

Transactions / Payments (Investments) (6)

Q93

b) Value (€) of investments

[Answer if Q92 is > 0]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

Transactions / Payments (Investments) (9)

Please indicate the following for investments made by clients who hold accounts in multiple jurisdictions, during the prior calendar year:

Q94

a) Volume (#) of investments

Client held accounts refers to bank or other accounts from which the customer remitted funds for subscriptions, or to which dividends / pay-outs / redemption proceeds are remitted. Multiple should refer to 4 or more client held accounts. The Company should specify the total number and value of investments which were made through 4 or more accounts held by the same client and which were located in 4 or more different jurisdictions.

Transactions / Payments (Investments) (10)

Q95

b) Value (€) of investments

[Answer if Q94 is > 0]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

Jurisdiction Risk (207)

(Relates to Investment Services & Securities Markets or Insurance or Accountancy/Audit or Advocates or Tax Advisors)

Q96

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

Jurisdiction Risk (208)

(Relates to Investment Services & Securities Markets or Insurance or Accountancy/Audit or Advocates or Tax Advisors)

Q97

Please provide the number of subsidiaries per jurisdiction

[Answer if Q96 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 (209)

(Relates to Investment Services & Securities Markets or Insurance or Accountancy/Audit or Advocates or Tax Advisors)

Q98

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

Jurisdiction Risk (210)

(Relates to Investment Services & Securities Markets or Insurance or Accountancy/Audit or Advocates or Tax Advisors)

Q99

Please provide the number of branches per jurisdiction

[Answer if Q98 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 (211)

(Relates to Investment Services & Securities Markets or Insurance or Accountancy/Audit or Advocates or Tax Advisors)

Q100

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

Jurisdiction Risk (212)

(Relates to Investment Services & Securities Markets or Insurance or Accountancy/Audit or Advocates or Tax Advisors)

Q101

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

[Answer if Q100 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 / Distribution Channels

Questions in this page relate to Subject Persons having categories Investment Services & Securities Markets or Insurance or Accountancy/Audit or Advocacy or Tax Advisors or VFA Service Providers

Interface / Distribution Channels (9)

Please list the total number (#) of customers that were onboarded:

Q1 a) face-to-face during the prior calendar year? <i>Onboarded on a face-to-face basis refers to the cases when the customer is physically present for verification purposes. Where a customer was met face-to-face by an entity within the Group, but not by the subject person, the relationship is to be considered as non-face-to-face - since the subject person did not meet the client (or its agent) for verification purposes.</i>	<input type="text"/>
Q2 b) on a non-face-to-face basis, during the prior calendar year? <i>Non-face-to-face refers to the cases when the customer (or its agent) was not physically present for verification purposes. Where a customer was met face-to-face by an entity within the Group but not by the subject person, the relationship is to be considered as non-face-to-face - since the subject person did not meet the client (or its agent) for verification purposes.</i>	<input type="text"/>

Interface / Distribution Channels (21)

Q3

What is the % of customers that were introduced by either an agent, broker, and/or introducer from a jurisdiction listed in 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?

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.*

Interface / Distribution Channels (23)

Q4

If the answer to the above question is greater than 0, please select the respective jurisdictions.

[Answer if Q3 is > 0]

Choose more than one option:

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

- Lebanon
- Monaco
- Namibia
- Syrian Arab Republic
- Tanzania, United Republic of
- Trinidad and Tobago

Interface / Distribution Channels (47)

Q5

Please state the total number (#) of customers whose Customer Due Diligence had 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.

The PMLFTR permit subject persons to rely on the CDD measures carried out by other subject persons or by certain other third parties. A reliance arrangement can be set up between entities when those entities are servicing the same customer, or when that same customer is in contact with multiple entities to a transaction, with each entity being under a legal obligation to carry out CDD measures on the customer. Subject persons should take adequate steps to ensure that, on request, the entity relied on immediately forwards relevant copies of the identification and verification documents on the CDD measures undertaken. In this regard, subject persons should have a written formal agreement with the entity, signed by both parties, that would regulate the procedures and conditions on these requests to ensure that the data is made available immediately

Interface / Distribution Channels (49)

Q6

Please state the total number (#) of customers that were onboarded by EU/EEA brokers, agents, or introducers, which were therefore onboarded on a non-face-to-face basis, during the previous calendar year?

Non-face-to-face refers to the cases when the customer (or its agent) was not physically present for verification purposes. Where a customer was met face-to-face by an entity within the Group but not by the subject person, the relationship is to be considered as non-face-to-face - since the subject person did not meet the client (or its agent) for verification purposes.

Interface / Distribution Channels (50)

Q7

Please state the total number (#) of customers that were onboarded by non-EU/EEA brokers, agents, or introducers, which were therefore onboarded on a non-face-to-face basis, during the previous calendar year?

Non-face-to-face refers to the cases when the customer (or its agent) was not physically present for verification purposes. Where a customer was met face-to-face by an entity within the Group but not by the subject person, the relationship is to be considered as non-face-to-face - since the subject person did not meet the client (or its agent) for verification purposes.

Interface / Distribution Channels (53)

Q8

Please state the total number (#) of customers that were onboarded via digitally enabled broker tools, which were therefore onboarded on a non-face-to-face basis, during the previous calendar year?

Digitally enabled broker tools provide a customised and ready-to-use front end which captures the customer's static data and identification documents. These tools are typically able to perform AML / CFT background checks and ensure advanced technology to enhance user experience. Non-face-to-face refers to the cases when the customer (or its agent) was not physically present for verification purposes. Where a customer was met face-to-face by an entity within the Group but not by the subject person, the relationship is to be considered as non-face-to-face - since the subject person did not meet the client (or its agent) for verification purposes.

Interface / Distribution Channels (54)

Q9

Please state the total number (#) of customers' investment accounts that are handled via sub-distributor, and were onboarded on a non-face-to-face-basis, during the previous calendar year?

"Distributor" refers to a firm that offers, recommends or sells an investment product and service to a client. "Sub-distributors" refer to agents of distributors. Non-face-to-face refers to the cases when the customer (or its agent) was not physically present for verification purposes. Where a customer was met face-to-face by an entity within the Group but not by the subject person, the relationship is to be considered as non-face- to-face - since the subject person did not meet the client (or its agent) for verification purposes.

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

