

Money laundering is a dirty business



Money laundering isn't always obvious, but the consequences are severe. If you miss the signs, you could be fined or prosecuted. Don't dirty your reputation. Submit a SAR if you are suspicious.

Dirty money. Know the signs, report the crime.

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Know the signs, report the crime.

-  **Transactions:** Are transactions unusual because of their size, frequency or the manner of their execution, in relation to the client's known business type?
-  **Structures:** Do activities involve complex or illogical business structures that make it unclear who is conducting a transaction or purchase?
-  **Assets:** Does it appear that a client's assets are inconsistent with their known legitimate income?
-  **Resources:** Are a client's funds made up of a disproportionate amount of private funding, bearer's cheques or cash, in relation to their socioeconomic profile?
-  **Choice of Professional:** Have you, or other professionals involved been instructed at a distance, asked to act outside of your usual speciality, or offered an unusually high fee?
-  **Political Status:** Is the client engaged in unusual private business given that they hold a prominent public title or function, or do they have ties to an individual of this nature?
-  **Documents:** Are information or documents being withheld by the client or their representative, or do they appear to be falsified?
-  **Identity:** Has a client taken steps to hide their identity, or is the beneficial owner difficult to identify?
-  **Behaviour:** Is the client unusually anxious to complete a transaction or are they unable to justify why they need completion to be undertaken quickly?
-  **Geographical Area:** Is the collateral provided, such as property, located in a high-risk country, or are the client or parties to the transaction native to or resident in a high-risk country?

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