**SECURITIES AND EXCHANGE COMMISSION**



**AML/CFT Pre-examination Questionnaire**

 **General Information**

1. Name of market operator…………………
2. Name of AMLRO making the report…………………
3. Date of Completion………………………….
4. Contact Number ………………………….
5. Email Address ……………………………………..
6. (a) Is the AMLRO part of Senior Management? YES ( ) NO ( ).

(b) Who does the AMLRO reports to? Chief Executive Officer ( ) others, please specify ( )

1. Does the CMO have a Customer Identification Programme? YES ( ) NO( )

1. (a) Does the CMO has a board approved AML/CFT and CPF Compliance Programme? YES( ) NO( )

(b) If yes, is there evidence of its approval in the CMO’s Board minutes or Board Resolutions? YES ( ) NO ( )

1. (a) Does the CMO conduct Independent Audit of its AML/CFT and CPF Compliance Programme? YES ( ) NO ( ).

(b) If yes, Indicate date of last Independent Audit? YES ( ) NO ( )

1. Has the CMO been submitting its end of year AML/CFT and CPF Employee Training Programme to (a) FIC? YES( ) NO( )

(b) SEC? YES ( ) NO ( )

1. Has the CMO been submitting its annual Compliance Report to FIC? YES( ) NO( )
2. Has the CMO’s staff received formal training on the prevention and detection of ML/TF and PF? YES( ) NO( )
3. (a) Has the CMO retained records of its training sessions on ML/TF and PF including attendance records and training materials? YES( ) NO( )

(b) If yes, attach a table detailing list of training topics, dates of training and list of attendees.

1. (a) Does the CMO have a complete KYC for each client? YES( ) NO( )

(b) Does the CMO verify information that it collects from its clients? YES ( ) NO ( )

(c) If yes, indicate the methodology that it uses. i. ( ) Documentary ii. ( )Non-documentary. iii () both documentary and non-documentary

(d) Has the CMO been keeping records of identification documents? YES ( ) NO ( )

1. Has the CMO a Customer Acceptancy Policy? YES ( ) NO ( )
2. Has the CMO conducted risk assessment of its products, services, customers, delivery channels and geographical areas? YES( ) NO( )
3. Has the CMO classified its customers into low, medium and high risk? YES( ) No( )
4. Indicate the number of STRs that the CMO has so far received internally…..
5. Indicate the number of STRs that the CMO has filed with the FIC out of the STRs it has received internally…
6. Indicate the number of STRs the CMO has filed with the FIC that has been rejected……
7. Has the CMO identified any high risk accounts? YES( ) NO( )
8. Do the Board of Directors and Senior Management of the CMO receive regular AML/CFT training? YES( ) NO( )
9. Does the AMLRO have relevant AML/CFT qualification and experience? YES( ) NO(
10. Does the AMLRO undertake other functions or duties in his/her firm? YES( ) NO( )
11. Does the CMO document its enhanced due diligence procedures? YES( ) NO( )
12. Does the CMO have a KYC/CDD policy? YES( ) NO( )
13. (a) Does the CMO monitor clients’ transactions against their KYC? YES ( ) NO ( ).
14. (b) If yes, indicate the method of transaction monitoring employed by your firm in monitoring clients transactions Manual( ) Automated ( ) Both manual and automated( )
15. Has the CMO updated its AML/CFT Compliance Programme to reflect changes in the AML Act, Act 874 and the NRA? YES( ) NO( )
16. Does the CMO maintain accounts for listed companies’ insiders? YES ( ) NO ( )
17. Does the CMO keep records relating to movement of funds including cash, cheque, electronic and / or wire transfers? YES ( ) NO ( ).
18. (a) Does the CMO file Currency Transaction Reports (CTRs) with the FIC? YES ( ) NO (b). If no, explain briefly………
19. Does the CMO keep records of transactions of occasional or one-off clients? YES ( ) NO ( ). Note that records should be kept for five (5) years after terminations of business transactions.
20. Does the CMO establish sources of funds of PEPs and other high risk clients? YES ( ) NO ( )
21. Does CMOs monitor securities trades by account? YES( ) NO( )
22. Do they monitor on a GH¢ value basis (tracking GH¢ value of debits/credits? YES( ) NO( )
23. Do they monitor on a number of transactions basis (tracking number of buys and sells? YES( ) NO( )
24. (a) Does the CMO address its customer complaints? YES ( ) NO ( ).

(b) If yes, indicate the nature of such complaints………

1. (a)Has the CMO taken any disciplinary action against any member of staff? YES ( ) NO ( ).
2. If yes, briefly state the nature of the disciplinary action………………..
3. (a) Does the CMO engage in international transactions? YES ( ) NO ( ).

(b) If yes, list or attach a list of such countries…………………..

1. (a) Have the CMO ever closed any of its customer’s account? YES ( ) NO ( ). If yes,

(b) Indicate the number of any such closed accounts and

(c)State the reasons for the closure ……………………….

1. (a) Do customers open accounts with the CMO as agents on behalf of other physical or legal persons? YES ( ) NO ( ).
2. If yes, does the CMO verify the identities of such agents? YES ( ) NO ( ).
3. (a) Do customers open accounts by telephone or e-mail with the CMO? YES( ) NO( )

(b) If yes, does the CMO follow its account opening procedure? YES ( ) NO ( )

1. Please, list the type of products/services that the CMO offers to its clients:
2. …………………………………..
3. ………………………………………..
4. ……………………………………….
5. ………………………………………..
6. ……………………………………………
7. Which of the CMO’s products/services are used by the under listed clients(please tick) :
8. non-face-to-face
9. PEPs
10. High net wealth individuals
11. clients in known high risk jurisdictions
12. Does the CMO establish sources of funds for all accounts? YES( ) NO( )
13. Does the CMO establish sources of funds for high risk accounts only? YES( ) NO( )
14. Indicate total number of your firm’s clients.....
15. Number of clients resident in Ghana, both individual and institutional….
16. Number of non-resident clients, both individual and institutional…..
17. Can accounts be opened other than in person? YES( ) NO( )
18. By phone YES( ) NO( )
19. By Email YES( ) NO( )
20. Online YES( ) NO( )
21. Other method(specify) YES( ) NO ( )

Name of Chief Executive Officer:

 Signature and stamp:

Name of Compliance Officer/AMLRO:

Signature and stamp:

**Definition of terms**

ML- Money Laundering

FT- Terrorist Financing

AML- Anti-Money Laundering

CFT- Countering Terrorist Financing

PF- Proliferation Financing

CTR- Currency Transaction Report

STR- Suspicious Transaction Report

AMLRO- Anti- Money Laundering Reporting Officer

CPF- Countering Proliferation Financing

Training

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Scope /content of training ie details of the content of the training programme |  |  |  |  |
| Frequency of training |  |  |  |  |
| Delivery methods |  |  |  |  |
| Training Facilitator |  |  |  |  |
| Names of staff who have received the training |  |  |  |  |
| Date on which the training was delivered |  |  |  |  |
| Results of testing carried out to measure staff understanding of the money laundering and terrorist financing requirements |  |  |  |  |
| On-going training plan(please, attach a copy) |  |  |  |  |
|  |  |  |  |  |