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**THE PROCEEDS OF CRIME ACT**

**THE PROCEEDS OF CRIME (MONEY LAUNDERING PREVENTION) REGULATIONS, 2007**

In exercise of the powers conferred upon the Minister by sections 102 and 138 of the Proceeds of Crime Act, 2007, the following Regulations are hereby made:—

Citation. 1. These Regulations may be cited as the Proceeds of Crime (Money Laundering Prevention) Regulations, 2007.

Interpre-  
tation. 2.—(1) In these Regulations—

“applicant for business” means a person seeking to form a business relationship, or carry out a one-off transaction, with a regulated business;

“business relationship” means any arrangement between two or more persons where the purpose of the arrangement is to facilitate the carrying out of—

- (a) two or more transactions between the persons concerned;  
or

- (b) transactions between the persons concerned on a frequent, habitual or regular basis;
- “competent authority” has the meaning specified in Part V of the Act;
- “designated authority” has the meaning specified in Part V of the Act;
- “employee” means a person (including a person in a senior management position) who has entered into or works under a contract of services, or a contract for services, with a regulated business, whether such contract is express or implied, oral or in writing;
- “money transfer and remittance agent or agency” means an approved money transfer and remittance agent or agency as defined by section 2 of the Bank of Jamaica Act;
- “one-off transaction” means any transaction other than a transaction carried out in the course of a business relationship formed with a regulated business;
- “regulated business” means a business falling within the regulated sector as defined in the Fourth Schedule to the Act;
- “relevant financial business” means any financial business carried on by a regulated business.
- (2) Any reference in paragraph (1) to an arrangement between two or more persons is a reference to an arrangement in which at least one person is acting in the course of a regulated business.
- (3) In determining whether a person has complied with any of the requirements of these regulations, a court shall take account of any relevant guidance that was at the time concerned—
- (a) issued by the designated authority or a body that regulates, or is representative of, any trade profession, business or employment concerned;
  - (b) approved by the Minister; and
  - (c) published in the Gazette.
- (4) In proceedings against any person for an offence under this regulation, it shall be a defence for that person to show that he took all reasonable steps and exercised due diligence to avoid committing the offence.
- (5) In this regulation, “supervisory or regulatory guidance” means guidance issued, adopted or approved by the relevant competent authority.

Duty of  
financial  
institution to  
report certain  
transactions:

3.—(1) Subject to the provisions of these Regulations, it shall be the duty of a financial institution to make a report to the designated authority, either on its own initiative or in response to a request made to it by the designated authority, in relation to any cash transaction involving the prescribed amount being carried out by any person with that institution.

(2) Subject to paragraph (3), paragraph (1) shall not apply to transactions carried out by—

- (a) a ministry, department or agency of government;
- (b) a statutory body or authority;
- (c) a company registered under the Companies Act, in which the Government or an agency of the Government, whether by the holding of shares or by other financial input, is in a position to influence the policy of the company;
- (d) any Embassy, High Commission, consular office or organization to which the Diplomatic Immunities and Privileges Act applies; or
- (e) any organization in relation to which an order is made under section 3 (2) of the Technical Assistance (Immunities and Privileges) Act.

(3) An authorized officer of the designated authority may, without prejudice to its rights to utilize disclosure orders or other remedies against any public body, request in writing information from a body specified in paragraph (2) (a), (b) or (c).

(4) A financial institution that makes a report under paragraph (1) to the designated authority shall not disclose the existence of that report to any other person except the competent authority.

(5) Where a financial institution makes a report in accordance with paragraph (1), that institution, its directors and employees shall, regardless of the outcome of the report, be exempt from—

- (a) any liability to prosecution for an offence under section 92 or 93 of the Act (money laundering), in relation to any conduct disclosed in the report; and
- (b) any criminal, civil or administrative liability, as the case may be, for breach of any restriction on disclosure of information imposed by contract or by any legislative, regulatory or administrative provision.

(6) In making a report under paragraph (1) or a suspicious transactions report under section 94 or 95 of the Act, a regulated business shall comply with such directions as may be given by the designated authority in relation to—

- (a) previous or current reports;

- (b) the provision of information required in such reports; and
- (c) the provision of additional information in relation to queries concerning specific matters arising from the reports, including—
  - (i) due diligence procedures followed in relation to a specific transaction;
  - (ii) persons authorized to sign on the account in question;
  - (iii) errors identified in the reports; and
  - (iv) such other matters as may be specified in the directions.

(7) A financial institution that fails to comply with paragraph (1) or (4), or a regulated business that fails to comply with paragraph (6), commits an offence and is liable upon conviction before a Resident Magistrate's Court to a fine not exceeding four hundred thousand dollars.

(8) In paragraph (1)—

“cash transaction” means a transaction involving the physical transfer of currency from one person to another;

“prescribed amount” means in relation to—

- (a) a money transfer and remittance agent or agency, five thousand dollars or more;
- (b) *cambios* and *bureaux de change*, eight thousand dollars or more;
- (c) any other financial institution, fifteen thousand dollars or more,

in the currency of the United States of America or an equivalent amount in Jamaican currency or any other currency.

(9) For the purposes of the definition of “cash transaction” and “prescribed amount” in paragraph (8), “currency” refers to the coin and paper money designated as the legal tender of any country and which circulates and is customarily used and accepted as a medium of exchange in the country of issue.

Exemption  
from duty to  
report under  
regulation 3.

4.—(1) A financial institution may apply in writing to the Minister responsible for finance or a person designated in writing by that Minister for exemption from the requirements of regulation 3 in relation to a transaction or series of transactions carried out or to be carried out by a person who is an established customer of that institution.

(2) The Minister responsible for finance may grant an exemption in relation to a transaction or series of transactions specified in an application under paragraph (1) if the Minister is satisfied that the

exemption should be granted, having regard to the matters specified in paragraph (3).

(3) The matters referred to in paragraph (2) are as follows—

- (a) the transaction or series of transactions consists of a deposit into or a withdrawal from an account maintained by that customer with the financial institution;
- (b) the customer carries on—
  - (i) a retail business (other than a business that includes the selling of vehicles, vessels, farm machinery or aircraft);
  - (ii) a business declared by the Minister by order to be an entertainment business or a hospitality business for the purposes of these Regulations;
- (c) the account through which the transaction or series of transactions is conducted is maintained for the purposes of any such business; and
- (d) the amount of cash involved in the transaction or series of transactions does not exceed an amount that is reasonably commensurate with the lawful business activities of the customer.

(4) In paragraph (1) “established customer”, in relation to an application for exemption, means a person who has been a customer of the financial institution for not less than a period of twelve months immediately preceding the date of the application,

Regulatory  
controls by  
regulated  
businesses.

5.—(1) A regulated business shall establish and implement such programmes, policies, procedures, and controls as may be necessary for the purpose of preventing or detecting money laundering.

(2) Without prejudice to the generality of paragraph (1), the programmes referred to in that paragraph shall include—

- (a) the establishment of procedures to ensure high standards of integrity of employees;
- (b) the development of a system to evaluate the personal employment and financial history of those employees;
- (c) the establishment of programmes for training of employees on a continuing basis and for instructing employees as to their responsibilities in respect of the provisions of the Act and these Regulations;
- (d) arrangements for an independent audit in order to ensure that the programmes as aforesaid are being implemented.

(3) For the purposes of this regulation, a regulated business shall nominate an officer of the business who performs management functions to be responsible for ensuring the implementation of the programmes, policies, procedures and controls referred to in paragraph (1), including the reporting of transactions referred to in regulation 3 or section 94 or 95 of the Act.

(4) A regulated business shall consult with the competent authority for the purpose of carrying out its obligations under this registration.

(5) A regulated business that fails to comply with paragraph (1) or (3) commits an offence and is liable upon conviction, before a Resident Magistrate's Court to a fine not exceeding four hundred thousand dollars.

Systems and  
training to  
prevent  
money  
laundering.

6.— (1) No regulated business shall form a business relationship, or carry out a one-off transaction, with or for another person unless the regulated business—

(a) maintains the following procedures in relation to that business relationship or one-off transaction—

(i) identification procedures and transaction verification procedures in accordance with regulations 7 and 11;

(ii) record-keeping procedures in accordance with regulation 14;

(iii) procedures of internal control and communication in accordance with regulation 15;

(b) takes appropriate measures from time to time for the purpose of making employees whose duties include the handling of relevant financial business aware of—

(i) the procedures under sub-paragraph (a) which relate to the relevant financial business in question; and

(ii) the provisions of the Act and any regulations made thereunder; and

(c) provides such employees from time to time with training in the recognition and handling of transactions carried out by, or on behalf of, any person who is, or appears to be, engaged in money laundering.

(2) A person who fails to comply with paragraph (1) commits an offence and is liable upon conviction—

(a) before a Resident Magistrate—

(i) in the case of an individual, to a fine not exceeding one million dollars or to imprisonment for a term

not exceeding twelve months, or to both such fine and imprisonment,

(ii) in the case of a body corporate, to a fine not exceeding three million dollars;

(b) in a Circuit Court—

(i) in the case of an individual, to a fine or to imprisonment for a term not exceeding twenty years, or to both such fine and imprisonment;

(ii) in the case of a body corporate, to a fine.

Identification  
procedures  
business  
relationships  
and  
transactions.

7.—(1) Subject to regulation 8, identification procedures maintained by a regulated business are in accordance with this regulation if such procedures require that—

(a) as soon as is practicable after contact is first made between the regulated business and an applicant for business concerning any particular business relationship or one-off transaction—

(i) the applicant for business produces satisfactory evidence of his identity to the regulated business; and

(ii) the regulated business takes such measures as are specified in its identification procedures as will verify the applicant's identity; and

(b) where the regulated business is unable to verify the applicant's identity, the business relationship or one-off transaction in question shall not proceed any further;

(c) as concerns any business relationship, customer information is updated—

(i) at least once in every five years during the course of the business relationship; and

(ii) whenever there is any doubt about the veracity or adequacy of previously obtained customer information; and

(d) where customer information is not updated as required under sub-paragraph (c), the business relationship in question shall not proceed any further.

(2) Transaction verification procedures maintained by a regulated business are in accordance with the regulation if such procedures require that—

(a) as concerns any business relationship or one-off transaction, the regulated business takes such measures as are specified in its transaction verification procedures as will produce

satisfactory evidence as to the purpose and intended nature of the business relationship or one-off transaction in any of the circumstances specified in paragraph (3); and

(b) where such evidence is not obtained, the business relationship or one-off transaction in question shall not proceed any further.

(3) The circumstances referred to in paragraph (2) are as follows—

(a) where any transaction involves the prescribed amount;

(b) where transactions carried out in a single operation or in several operations appear to be linked;

(c) where a transaction is carried out by means of wire transfers;

(d) where there is any doubt about the veracity or adequacy of previously obtained evidence of identity;

(e) where the reporting entity is required to make a report under section 94 or 95 of the Act.

(4) For the purposes of paragraphs (1) and (2), where the applicant for business is a body corporate—

(a) the reporting entity shall carry out reasonable due diligence procedures concerning the identification of the body corporate and transaction verification; and

(b) evidence that such procedures have been carried out shall be sufficient.

(5) In this regulation—

“customer information” includes the applicant for business’s full name, current address, taxpayer registration number or other reference number date and place of birth (in the case of a natural person) and, where applicable, the information referred to in regulation 13(1) (c);

“prescribed amount” has the meaning assigned to it in regulation 3(8).

*De minimis*  
amounts not  
requiring  
identifica-  
tion.

8.—(1) The identification procedures set out in regulation 7 shall not be required in the case of customer transactions of a value of two hundred and fifty dollars or less in the currency of the United States of America or its equivalent in any other currency, unless the nature of the transaction is suspicious.

(2) The provisions of paragraph (1) do not apply to a money transfer and remittance agent or agency.



Electronic  
funds  
transfers.

9.—(1) Every regulated business conducting wire transfers or any other electronic funds transfer shall ensure that it receives and includes in its records accurate and relevant information on funds transfers throughout the payment process and chain, including the correct name, address and account number (if any), of the persons involved, any other relevant reference numbers and the instructions given in relation to the transfer.

(2) For the purposes of paragraph (1), "persons involved" means—

- (a) the holder of the account that is the source from which the funds are transferred;
- (b) the person that places the order for the transfer of the funds; and
- (c) every recipient of the funds transferred.

(3) A person who breaches this regulation commits an offence and is liable on conviction before a Resident Magistrate to—

- (a) in the case of an individual, a fine not exceeding one million dollars or to imprisonment for a term not exceeding twelve months, or both such fine and imprisonment;
- (b) in the case of a body corporate, a fine not exceeding three million dollars.

10.—(1) Paragraph (2) shall apply in any case where—

- (a) a payment is to be made by an applicant for business;
- (b) it is reasonable in all the circumstances for the payment to be made, or the details thereof to be sent, by post or by telephone or any other electronic means; and
- (c) satisfactory evidence of the identity of the applicant for business would, but for this regulation, be required under identification procedures adopted in accordance with regulation 7.

Payment by  
post, etc.

(2) The fact that the payment is debited from an account held in the applicant's name at any of the financial institutions specified in paragraph (4) (whether the account is held by the applicant alone or jointly with one or more other persons) shall constitute the required evidence of identity for the purpose of regulation 7.

(3) For the purposes of paragraph (1), it shall be immaterial whether the payment or its details are sent or given to a regulated business or to some other person acting on its behalf.

(4) The financial institutions referred to in paragraph (1) are—

- (a) a bank licensed under the Banking Act;
- (b) a financial institution licensed under the Financial Institutions Act;

(c) a building society registered under the Building Societies Act;

(d) a society registered under the Co-operative Societies Act.

Identification  
procedures *re*  
transactions  
on behalf of  
another.

11.—(1) This regulation applies where, in relation to any relevant financial business, a person is, or appears to be an agent.

(2) For the purposes of this regulation, “agent” means an applicant for business who acts otherwise than as principal.

(3) Identification procedures maintained by a regulated business are in accordance with this regulation if, in a case to which this regulation applies, the regulated business requires reasonable measures to be taken for the purpose of—

(a) establishing the identity of the principal; and

(b) verifying that the agent is authorized to act on behalf of the principal.

(4) In determining for the purposes of paragraph (3), what constitutes reasonable measures in any particular case, regard shall be had to all the circumstances of the case and, in particular, to the best practice which, for the time being, is followed in the relevant field of business and is applicable to those circumstances.

(5) Without prejudice to the generality of paragraph (4), if the conditions mentioned in paragraph (6) are fulfilled in relation to an agent (whether the principal is undisclosed or disclosed for reference purposes only) it shall be reasonable for a regulated business to accept a written assurance from the agent to the effect that evidence of the identity of any principal on whose behalf the agent may act in relation to the regulated business has been obtained and recorded under procedures maintained by the agent.

(6) The conditions referred to in paragraph (5) are that, in relation to the business relationship or transaction in question, there are reasonable grounds for believing that—

(a) the agent is based or incorporated in, or formed under the law of, a country in which there are in force provisions at least equivalent to those mentioned in Part V of the Act; and

(b) the agent—

(i) would be a regulated business if the agent were situated in Jamaica; and

(ii) acts in the course of a business in relation to which a foreign regulatory authority exercises regulatory functions and control.

Identification  
procedures,  
exemption.

12.—(1) Subject to paragraph (2), where—

- (a) there are reasonable grounds for believing that the applicant for business is a regulated business; or
- (b) any one-off transaction is carried out with or for a third party pursuant to an introduction effected by a person who identifies the third party and has provided an assurance in accordance with paragraph (2),

regulations 7 and 11 shall be construed as entitling the reporting entity to exercise its discretion as to whether or not to require any steps to be taken to obtain evidence of the identity of the applicant for business.

(2) The assurance referred to in paragraph (1) is that evidence of the identity of all third parties introduced by that person will have been obtained and recorded under procedures maintained by him and—

- (a) that person falls within sub-paragraph (1) (a) ; or
- (b) there are reasonable grounds for believing that the conditions mentioned in regulation 11 (5) (a) and (b) are fulfilled in relation to that person.

(3) Nothing in this regulation shall apply in circumstances where any person handling the transaction knows or suspects that the applicant for business is engaged in money laundering or that the transaction is carried out on behalf of another person engaged in money laundering.

Identification  
procedures,  
supplemen-  
tary  
provisions.

13.—(1) For the purposes of these Regulations, evidence of identity is satisfactory if—

- (a) it is reasonably capable of establishing that the applicant for business is the person he claims to be;
- (b) the person who obtains the evidence is reasonably satisfied, in accordance with the procedures maintained under these Regulations in relation to the regulated business concerned, that such evidence establishes the fact that the applicant for business is the person he claims to be;
- (c) in the case of any transaction involving—
  - (i) a settlement, trust or other type of legal arrangement, it establishes the identity of the settlor, legal owner or other person who exercises effective control of the legal arrangement, as the case may require, and the beneficial owner;
  - (ii) a person other than a natural person, it establishes—

- (A) the identity of the natural persons who exercise ultimate effective control over that person; and

- (B) in the case of a body corporate, it includes evidence of incorporation and establishes the identity of each director and shareholder (if any).

(2) In determining for the purposes of regulation 7 the period within which satisfactory evidence of the identity of the applicant for business has to be obtained in relation to any particular business relationship or one-off transaction, all the circumstances shall be taken into account, including, in particular—

- (a) the nature of the business relationship or the one-off transaction concerned;
- (b) the geographical locations of the parties; and
- (c) whether it is practical to obtain the evidence before commitments are entered into between the parties or before any money is transferred.

Record-keeping procedures:

14.—(1) Record-keeping procedures maintained by a person under regulation 6(1)(a) are in accordance with this regulation if they require the keeping of a record for the prescribed period in accordance with paragraphs (2), (3) and (4).

(2) A record shall be kept in any case where evidence of the identity of an applicant for business is obtained under procedures maintained in accordance with regulation 7 or 11.

(3) The record referred to in paragraph (2) shall indicate the nature of the evidence and shall—

- (a) comprise a copy of the evidence;
- (b) provide such information as would enable a copy of it to be obtained; or
- (c) in a case where it is not reasonably practicable to comply with sub-paragraph (a) or (b), provide sufficient information to enable the details as to a person's identity contained in the relevant evidence to be re-obtained.

(4) In relation to all relevant financial business a record shall be kept of each transaction, in such manner and form as shall facilitate the reconstruction of transactions.

(5) For the purposes of paragraph (1), the prescribed period is a period of five years commencing with the date on which the relevant financial business was completed or the business relationship was terminated, whichever occurs later.

Internal reporting procedures.

15. Internal reporting procedures maintained by a regulated business shall include provisions—

- (a) for identifying a person in accordance with regulation 5 (3) (in this regulation referred to as “the nominated officer”) to whom a report is to be made of any information or other matter which—
  - (i) comes to the attention of a person handling relevant financial business; and
  - (ii) in the opinion of the person handling that business, gives rise to some knowledge or suspicion that another person is engaged in money laundering;
- (b) for requiring that any such report be considered in the light of all other relevant information by the nominated officer, or by another person, acting on behalf of the nominated officer, for the purpose of determining whether or not the information or other matter contained in the report gives rise to such knowledge or suspicion;
- (c) for any person charged with considering a report in accordance with paragraph (b) to have reasonable access to other information that may be of assistance to him and is available to the regulated business; and
- (d) for any person charged with considering a report in accordance with sub-paragraph (b) to make such reports to the designated authority as may be required under section 95 of the Act.

Regulated businesses not to operate anonymous accounts etc.

16.—(1) A regulated business shall not, in the course of its relevant financial business permit any person to conduct any transaction with the regulated business by means of a numbered account, an anonymous account or any account in a fictitious name.

(2) In this regulation—

“anonymous account” means any account for which the regulated business does not have such information as would, when subjected to the identification and transaction verification procedures required by these Regulations, constitute evidence of identity which meets the requirements of regulations 11 and 13;

“fictitious name” means any name which when subjected to the identification procedures required by these Regulations does not constitute, in relation to the person conducting the transaction, such evidence of identity as meets the requirements of regulations 11 and 13;

“Numbered account” means an account that is identifiable solely by reference to the number or numbers assigned to that account.

Form in which reports shall be made.

17.—(1) Subject to paragraph (4), every disclosure to the designated authority made pursuant to section 94 or 95 of the Act (suspicious transactions reporting) shall be contained in a report in accordance with Form 1 of the Schedule.

Form 1 Schedule.

(2) Subject to paragraph (4), every report made pursuant to regulation 3 (threshold transactions reporting) shall be in accordance with Form 2 of the Schedule.

Form 2 Schedule.

(3) A report made under paragraph (1) or (2) may—

Schedule.

(a) contain such adjustments to the applicable form set out in the Schedule as may be approved by the designated authority; and

(b) be submitted in electronic form.

(4) A report from a regulated business in respect of relevant financial business conducted outside of Jamaica, submitted pursuant to paragraph (1) or (2), may be in such form as may be approved by the designated authority.

(5) Upon receiving a report submitted pursuant to paragraph (1) or (2), the designated authority shall issue to the regulated business a receipt therefor.

Provided that no such receipt shall be construed as signifying compliance with these Regulations as regards the contents of the report.

Application of standards to overseas branches and subsidiaries.

18.—(1) Every regulated business shall ensure that its branches and subsidiaries situated outside of Jamaica implement, where necessary, and conform with, the standards and conduct set out in the Part V of the Act and in these Regulations:

Provided that wherever there is a difference in applicable standards between the jurisdiction where the regulated business is located and the jurisdiction where any of its branches or subsidiaries is located there shall be compliance with the higher required standard.

(2) Where any regulated business becomes aware of any instance in which any of its overseas branches or subsidiaries is unable to conform to the standard and conduct referred to in paragraph (1), the regulated business shall ensure that in each such instance—

(a) the branch or subsidiary advises it of such inability; and

(b) the regulated business advises the competent authority of the inability and the reason therefor.

(3) A person who contravenes this regulation commits an offence and is liable on conviction before a Resident Magistrate—

(a) in the case of an individual, to a fine not exceeding one million dollars or to imprisonment for a term not exceeding twelve months or to both such fine and imprisonment;

- (b) in the case of a body corporate, to a fine not exceeding three million dollars.

Requirements  
re-existing  
customers.

19.—(1) Except as otherwise provided in this regulation, the obligations of a regulated business under these Regulations shall apply, in respect of any business relationship formed by the regulated business prior to the relevant date, as it applies in respect of an applicant for business.

(2) Subject to paragraph (3), nothing in these Regulations shall require a regulated business to maintain procedures in accordance with regulations 7 and 11 which require evidence to be obtained in respect of any business relationship formed by him prior to the relevant date, as to the identity of the person with whom that relationship has been formed.

(3) Notwithstanding paragraph (2), the provisions of regulation 7(1)(c) shall, as of the relevant date, apply to the updating of evidence of identity in relation to any business relationship formed by the regulated business prior to the relevant date.

(4) For the purpose of paragraphs (2) and (3), the "relevant date" is the date of coming into force of these Regulations.

## SCHEDULE

(Regulation 17)

## Form I

*Proceeds of Crime (Money Laundering  
Prevention) Regulations**Suspicious Transactions Report*

PART 1 Report Financial Institution Information		
1. Name of Financial Institution		
2. Address of Financial Institution		3. TRN
		4. Branch address
5. Type of Financial Institution		
PART 2 Person (s) involved in Transaction (s)		
Section A	Persons on whose behalf Transaction is conducted (customer)	6. Multiple persons [ ]
7. Individual's last name or organization's name		8. First name
		9. M.I.
10. Permanent Address		11. Date of Birth (DD/MM/YY)
		12. TRN
13. Method used to verify identity: [ ] Examined identification credential/document [ ] Known Customer-Information on file		
14. Describe identification credential: a. [ ] Driver's licence b. Passport [ ] c. [ ] National I.D. d. [ ] Other, specify e. issued by: f. Number:		
15. Customer's Account No. and Type		
16. Occupation/Business/Principal Activity:		
Section B	Person (s) conducting transaction (Agent)	17. Multiple person [ ] See Part 6
18. Individual's last name or organization's name		19. First Name
		20. M.I.
21. Permanent Address		22. Date of Birth (DD/MM/YYYY)
		23. TRN
24. Method used to verify identity a. [ ] Examined Identification credential/document b. [ ] Known Customer-Information on file		
25. Describe identification credential: a. [ ] Driver's licence b. Passport [ ] c. [ ] National I.D. d. [ ] Other, specify e. issued by: f. Number:		
Section C	Person (s) benefiting from transaction	26. Multiple persons [ ] See Part 6
27. Individual's last name or organization's name		28. First Name
		29. M.I.
30. Permanent Address		
PART 3 Preparer Information		
31. Last Name		32. First Name
		33. M.I.



SCHEDULE, *contd.*

34. Title		35. Phone No.	
36. Signature		37. Date of Signature (DD/MM/YYYY)	
<b>PART 4 - Contract for Assistance (if different than preparer info in Part 3)</b>			
38. Last Name		39. First Name	40. M.I.
41. Title		42. Phone No.	
<b>PART 5 - Transaction Details</b>			
<b>1. Multiple Transaction (s)</b>			
2. Transaction Type		3. Date (DD/MM/YYYY)	4. Title
5. Transaction Currency	6. Transaction Account		
7. Accounts Affected (if any) Type      Number _____ _____ _____		8. JAS Equivalent	9. JAS Exchange Rate
		10. US\$ Equivalent	11. US\$ Exchange Rate
		12. Source of funds	
13. Transaction Type		14. Date (DD/MM/YYYY)	15. Time
16. Transaction Currency	17. Transaction Account		
18. Accounts Affected (if any) Type      Number _____ _____ _____		19. JAS Equivalent	20. JAS Exchange Rate
		21. US\$ Equivalent	22. US\$ Exchange Rate
		23. Source of funds	
24. Transaction Type		25. Date (DD/MM/YYYY)	26. Time
27. Transaction Currency	28. Transaction Account		
29. Accounts Affected Type      Number _____ _____ _____		30. JAS Equivalent	31. JAS Exchange Rate
		32. US\$ Equivalent	33. US\$ Exchange Rate
		34. Source of funds	
35. Transaction Type		36. Date (DD/MM/YYYY)	37. Time
38. Transaction Currency	39. Transaction Account		
40. Accounts Affected Type      Number _____ _____ _____		41. JAS Equivalent	42. JAS Exchange Rate
		43. US\$ Equivalent	44. US\$ Exchange Rate
		45. Source of funds	

SCHEDULE, *contd.*

PART 6	Reason for Suspicion
Form II (Regulation 17)	
<b>Proceeds of Crime (Money Laundering Prevention) Regulations Threshold Transactions Report</b>	
<b>PART 1</b>	<b>Reporting Financial Institution Information</b>
1. Name of Financial Institution	
2. Address of Financial Institution	3. TRN.
5. Type of Financial Institution	4. Branch address
<b>PART 2</b>	<b>Person(s) involved in Transaction(s)</b>
Section A See Part 6	<b>Persons on whose behalf Transaction is conducted (Customer) 6. Multiple persons [ ]</b>

SCHEDULE, *contd.*

7. Individuals last name or organization's name		8. First name	9. M.I.
10. Permanent Address		11. Date of Birth (DD/MM/YY)	
		12. TRN.	
13. Method used to verify identity: a. <input type="checkbox"/> Examined identification credential/document b. <input type="checkbox"/> Known Customer—Information on file			
14. Describe identification credential: a. <input type="checkbox"/> Driver's licence b. <input type="checkbox"/> Passport c. <input type="checkbox"/> National I.D. d. <input type="checkbox"/> Other, specify			
e. issued by:		f. Number:	
15. Customer's Account No. and Type			
16. Occupation/Business/Principal Activity:			
Section B Person (s) conducting transaction (Agent)		17. Multiple person (s) See Part 6	
18. Individuals last name or organization's name		19. First name	20. M.I.
21. Permanent Address		22. Date of Birth (DD/MM/YY)	
		23. TRN.	
24. Method used to verify identity: a. <input type="checkbox"/> Examined identification credential/document b. <input type="checkbox"/> Known Customer—Information on file			
25. Describe identification credential: a. <input type="checkbox"/> Driver's licence b. <input type="checkbox"/> Passport c. <input type="checkbox"/> National I.D. d. <input type="checkbox"/> Other, specify			
e. issued by:		f. Number:	
Section C Person (s) benefiting from transaction (Agent)		26. Multiple person (s) See Part 6	
27. Individuals last name or organization's name		28. First name	29. M.I.
30. Address			
PART 3 Preparer Information			
31. Last Name		32. First name	33. M.I.
34. Title		35. Phone No.	
36. Signature		37. Date of Signature (DD/MM/YY)	
PART 4 Contract for Assistance (If different than preparer info in Part 3)			
38. Last Name		39. First Name	40. M.I.
41. Title		42. Phone No.	

SCHEDULE, *contd.*

PART 5		Transaction Details		1. Multiple Transaction [ ]	
2. Transaction Type		3. Date (DD/MM/YYYY)		4. Title	
5. Transaction Currency	6. Transaction Account				
7. Accounts Affected (if any)		8. JAS Equivalent	9. JAS Exchange Rate		
Type	Number	10. US\$ Equivalent	11. US\$ Exchange Rate		
_____	_____	12. Source of funds			
_____	_____				
13. Transaction Type		14. Date (DD/MM/YYYY)		15. Time	
16. Transaction Currency	17. Transaction Account				
18. Accounts Affected (if any)		19. JAS Equivalent	20. JAS Exchange Rate		
Type	Number	21. US\$ Equivalent	22. US\$ Exchange Rate		
_____	_____	23. Source of funds			
_____	_____				
24. Transaction Type		25. Date (DD/MM/YYYY)		26. Time	
27. Transaction Currency	28. Transaction Account				
29. Account Affected (if any)		30. JAS Equivalent	31. JAS Exchange Rate		
Type	Number	32. US\$ Equivalent	33. US\$ Exchange Rate		
_____	_____	34. Source of funds			
_____	_____				
35. Transaction Type		36. Date (DD/MM/YYYY)		37. Time	
38. Transaction Currency	39. Transaction Account				
40. Account Affected (if any)		41. JAS Equivalent	42. JAS Exchange Rate		
Type	Number	43. US\$ Equivalent	44. US\$ Exchange Rate		
_____	_____	45. Source of funds			
_____	_____				
PART 6		Multiple Persons			
1. Person Involvement					
a. [ ] On behalf of (customer)		b. [ ] Conducting (agent)		c. [ ] Beneficiary	
2. Individuals last name or organization's name			3. First name	4. M.I.	
5. Permanent Address			6. Date of Birth (DD/MM/YY)		

SCHEDULE, *contd.*

		7. TRN No.	
8. Method used to verify identity: a. <input type="checkbox"/> Examined identification credential/document a. b. <input type="checkbox"/> Known Customer—Information on file			
9. Describe identification credential: a. <input type="checkbox"/> Driver's licence b. <input type="checkbox"/> Passport <input type="checkbox"/> c. <input type="checkbox"/> National I.D. d. <input type="checkbox"/> Other, specify			
e. issued by:		f. Number:	
10. Account No. and Type ( <i>if customer</i> ):			
11. Occupation/Business/Principal Activity:			
12. Person involvement			
a. <input type="checkbox"/> On behalf of ( <i>customer</i> ) b. <input type="checkbox"/> Conducting ( <i>agent</i> ) c. <input type="checkbox"/> Beneficiary			
13. Individual's last name or organization's name		14. First name	15. M.I.
16. Permanent Address		17. Date of Birth (DD/MM/YY)	
		18. TRN	
19. Method used to verify identity: a. <input type="checkbox"/> Examined identification credential/document a. b. <input type="checkbox"/> Known Customer—Information on file			
20. Describe identification credential: a. <input type="checkbox"/> Driver's licence b. <input type="checkbox"/> Passport <input type="checkbox"/> c. <input type="checkbox"/> National I.D. d. <input type="checkbox"/> Other, specify			
e. issued by:		f. Number:	
21. Account No. and Type ( <i>if customer</i> ):			
22. Occupation/Business/Principal Activity:			
23. Permanent involvement			
a. <input type="checkbox"/> On behalf of ( <i>customer</i> ) b. <input type="checkbox"/> Conducting ( <i>agent</i> ) c. <input type="checkbox"/> Beneficiary			
24. Individual's last name or organization's name		25. First name	26. M.I.
27. Permanent Address		28. Date of Birth (DD/MM/YY)	
		29. TRN	
30. Method used to verify identify: a. b. <input type="checkbox"/> Examined identification credential/document a. b. <input type="checkbox"/> Known Customer—Information on file			
31. Describe identification credential: a. <input type="checkbox"/> Driver's licence b. <input type="checkbox"/> Passport c. <input type="checkbox"/> National I.D. d. <input type="checkbox"/> Other, specify			
e. issued by:		f. Number:	
32. Account No. and Type ( <i>if customer</i> ):			
33. Occupation/Business/Principal Activity:			

Dated this 29th day of March, 2007.

PETER PHILLIPS  
Minister of National Security.