

Journal Special- officially number 20 January 2013

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COMBATING MONEY LAUNDERING AND TERRORIST FINANCING

DECREE No. 8:20 OF 24 September 2008 THE ORGANISATION AND
FUNCTIONING OF A CELL NATIONAL FINANCIAL INFORMATION

CENAREF IN CAPTION

THE PRIME MINISTER,

Considering the Constitution, especially Article 92;

Pursuant to Law n ° 04/016 of 19 July 2004 concerning the fight against money
laundering and terrorist financing, especially Articles 17, 18 and 19;

Considering Ordinance No. 6 / {{}} of; {3} December 2006 appointing a Prime Minister;

Considering Ordinance No. 07/071 of 25 November 2007 appointing the Ministers of
State, Ministers and ViceMinistres;

Seen as amended and supplemented to date, Ordinance No. 07/017 of 3 May 2007 on
the organization and functioning of the Government, practical modalities for cooperation
between the President of the Republic and the government and between members
Government;

Seen as amended and supplemented to date, Ordinance No. 07/018 of 16 May 2007
establishing the powers of ministries;

On the proposal of the Minister of

Finance;

The Council of Ministers heard;

DECREED

Title 4er:

GENERAL PROVISIONS

Article 7 ":

Cell Information

of the following

National Financial,

designated "CENAREF" created by Law n ° 04/016 of 19 July 2004 tutte against money
laundering and the financing of terroristne, is a public service for administrative and
technical having legal personality and autonomy financial. It is independent in carrying out
its mission,

Article 2:

The registered office of the CENAREF is established in Kinshasa.

The CENAREF may establish branches and offices throughout the national territory.

Article 3:

The CENAREF mission is to collect and process financial information on money laundering circuits of capital and financing of terrorism.

To this end, the CENAREF is responsible for:

1. to receive, analyze and process the reports required of the persons and organizations referred to in Article 4 of Law No. 04/01 E of 19 July 2004 on the fight against money laundering and terrorist financing;

2. to receive also all the useful information, including those provided by the judicial authorities;

3. to pursue, where appropriate, persons presumed guilty of

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money laundering and

financing of terrorism;

4. conduct or periodic studies on the evolution of techniques used for money laundering and terrorist financing on the national territory;

5. issue opinions on the state policy on the fight against money laundering and terrorist financing, and implementation. As such, it provides the appropriate reforms to strengthen the effectiveness of the fight against money laundering and terrorist financing.

Title II ;

INITIAL OF ASSETS AND RESOURCES

Article 4:

The initial assets of the CENAREF consists of all property received from the state at the beginning of its activities,

Article 5:

The resources consist CENAREF including:

- grants; - Loans; - Gifts, bequests and gifts,

TITLE H:

ORGANIZATION AND OPERATION

CHAPTER [FR: BODIES OF THE CENAREF

Bodies of CENAREF are:

- the board; - The Executive Secretariat.

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Section f âre: Board of CENAREF

Article 7:

The Council of the CENAREF hereinafter "the Board", has the broadest powers to perform acts of disposal, administration and control, r () tãfinfriefitl:

- ['Adoption of the budget and the annual accounts; - The establishment or removal of agencies and offices; - The adoption of reports and trimestrieis

the annual CENAREF; - The definition of Professional;

- The definition of the status of agents.

Article 8:

The Board consists of nine members enjoying a moral integrity and having recognized expertise in money laundering and terrorist financing,

The Board includes:

- Magistrate of the Court

Accounts; - A magistrate who exercised at least

at the Court of Appeal;

near

- Four respectively Officials from the Central Bank of Congo,

the Office of Customs and Excise, the

General Tax Directorate and

the General Inspectorate of Finance; - A superior officer of the Police

national:

- An officer of the Police

borders;

- One independent person appointed because of his skills and from an association of accounting auditors 了登Cu量班U经.

All members of the Council shall

their part-time basis.

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Article 9:

Council members are appointed by the President of the Republic for a renewable term of six years on a proposal of the Minister having Finance in his attributions.

They are removed from office, following the same procedure, if they no longer rempiissent the conditions for the exercise of their duties or if they have seriously breached the obligations of their office,

Article! {}

Board members may not hold concurrently function

administrator, director, manager or officer in organizations or people mentioned in Article 4 point 2 ° to 13 ° of Law No. 04/016 of 19 July 2004 on the fight against money laundering laundering and financing of terrorism,

Article i s':

The Council is chaired by the Judge from the Court of Auditors or, in case of absence or incapacity of the latter, by the senior official representing the Central Bank of Congo.

The Executive Secretary, designated in Article 15 of this Decree, provides Secretariat.

Item # 2:

The Board meets at least quarterly, convened by its President and the manner laid down in its rules of procedure.

Council decisions are taken by simple majority of members present at the meeting. In case of equality of votes, the Chairman of the meeting is decisive.

Internal Regulations, approved by the Minister having Finance in his

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awards, establishes the rules

operation Council.

A # Article 13:

In an emergency, the Secretary

Executive may, with leave of at least three Board members including the Chairman, shall make decisions on matters within the Board's jurisdiction.

When a decision is taken according to the provisions of paragraph above, the President shall convene the Council within five days to explain the actions and justify the abandonment of normal procedures. The Council ratifies, amend or revoke the decision taken.

Article # 4:

Board members receive attendance fees and, if appropriate, a travel allowance or other benefits determined by the Prime Minister, upon proposal of the Minister having Finance in his attributions.

Section 2: The Executive Secretariat

Article # 5:

The Executive Secretariat is composed of the Executive Secretary and the Deputy Executive Secretary.

The Magistrate of the Judicial College is Executive Secretary of the CENAREF right.

The term of office on the Executive Committee is equal to that of his term on the Board.

Item # 6:

The Executive Secretary directs and oversees all investment services CENAREF.

It veillie to the implementation of Council decisions and ensures the ongoing management of the CENAREF,

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he may delegate the powers conferred to the Deputy Executive Secretary and one or more officials of | a CENAREF,

Article 17:

The President of Councili, the Executive Secretary and the Deputy Executive Secretary are entitled to treatment in the amount set by the Prime Minister upon proposal of the Minister having Finance in his attributions.

Article # 8:

The Deputy Executive Secretary is appointed for a term of six years, renewable by the President of the Republic from among officials Career Central Bank of Congo,

Article || 9:

In case of absence or incapacity, the Executive Secretary- is replaced by the Deputy Executive Secretary in the manner determined by the Board.

CHAPTER 2: STAFF

Article 2 {}

The framework and the status of the CENAREF staff are set by the Council on a proposal of the Executive Secretariat.

The status determines, in particular, the conditions of recruitment, grades, remuneration, rules of play, the disciplinary procedure and ways of

: 3 ct) r U S.

CHAPTER 3: THE SECRECY AND EXCHANGE OF INFORMATION

Article 2³:

Members of organs and CENAREF the staff are bound to secrecy of the information gathered in the course of their duties. They can not

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use such information for purposes other than those provided for by Law No. 04/016 of 19 July 2004 on the fight against money laundering and terrorist financing.

Article 22:

The CENAREF may, subject to reciprocity, exchange information with the cells of foreign financial information responsible for receiving and processing reports of suspicions when cellessci are subject to similar secrecy obligations and irrespective of the nature of these services. To this end, it may conclude cooperation agreements with these cells.

On receipt of a request for information or transmission by a foreign cell counterpart treating a suspicious transaction, it shall, within the powers granted him to treat such statements.

CHAPTER 4: FINANCIAL ORGANIZATION

Article 23:

The fiscal year of the CENAREF begins on January 1 and ends on 31 December each year.

Article 24:

The accounts of the CENAREF is established in accordance with accounting procedures in force in the Democratic Republic of Congo.

Article 25:

The CENAREF establish each year its budget for the following year.

The budget of the CENAREF is subject to the approval of the Minister having Finance in its attributions, no later than 1 October of the year preceding that to which it relates,

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Hi Comine is considered approved if no decision is taken within a month of its filing.

Article 26:

At the end of each year, the fact CENAREF establish after inventory:

* A budget implementation which state

This, in successive columns, projections and achievements;

- A training table results.

The CENAREF prepare a report containing all the information on its activity during the year.

The balance sheet, income formation panel and the report of the CENAREF are made available to an auditor appointed by the Minister having Finance in its attributions, no later than April 15 of the year following the year to which they relate.

The same documents are transmitted, together with the report of the auditor, the

Minister having Finance in its attributions and later Court of Auditors on 30 April of the same year.

A copy of the report of the CENAREF is reserved to the Minister having Justice in his portfolio and the Governor of the Central Bank of Congo,

PART IV:

TUTORSHIP

Article 27:

The CENAREF is under the supervision of the Minister having Finance in his attributions.

Article 28:

Unless otherwise provided, the Minister having Finance in his

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assignments, exercises his power by way of préalable authorization or approval.

Are subject to the prior approval of the Minister having Finance in its attributions, the following acts:

- Works contracts and supplies for an amount greater than the equivalent in Congolese francs of the sum of two hundred and fifty thousand US dollars;

- Acquisitions and dispositions

immobilières; - Loans of more than one year

term; - The establishment of branches and offices. - Are subject to 110tämmlert

approval, the following acts: - the organization of services and framework

organic; - The staff regulations and remuneration scales and the

possible changes; - The state budget or forecasts of

revenue and expenditure; - The balance sheet, year end accounts

annua and the management report.

A copy of the annual report, balance sheet and year-end financial statements is addressed to the Minister of Justice and the Governor of the Central Bank.

TITLE V:

FINAL PROVISIONS

Article 29:

The Minister having Finance in its attributions is responsible for the implementation of this Decree comes into force on the date of signature,

Done at Kinshasa, February 24, 2008 I The Prime Minister Antoine Gizenga

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DECREE N ° 08/21 OF 24 September 2008 ESTABLISHMENT OF THE ADVISORY COMMITTEE TO COMBAT MONEY LAUNDERING AND TERRORIST FINANCING, COLUB IN CAPTION.

THE MINISTER PREMIER

Considering the Constitution, especially Article 92;

Pursuant to Law No. 04/016 of 19 July 2004 on the fight against money laundering and terrorist financing;

Considering the Order n ° 06/00 of 30 December 2006 appointing a Prime Minister;

Considering Ordinance No. 07/07] of 25 November 2007 appointing the Ministers of State, Ministers and Vice - Ministers;

Seen as amended and supplemented to date Ordinance No. 07 / 0L 7 dju May 3, 2007 on the organization and functioning of the Government, practical modalities for cooperation between the President of the Republic and the Government and between Government members ;

Seen as amended and supplemented to date the Ordinance No. 071018 i 6 May 2007 establishing the powers of ministries;

Considering the Decree n ° 08/20 of September 24 2008 on the organization and functioning of the National Financial Intelligence Unit, CENAREF acronym;

On proposal of the Minister of Finance;

The Council of Ministers heard;

DECREED:

Article "?:

There shall be an Advisory Committee of fight against money laundering and terrorist financing, COLUB acronym.

Article 2:

The Advisory Committee is to assist the Government in the definition and implementation of national policy to fight against money laundering and terrorist financing

To this end, it is especially responsible for:

- Propose to the Government to take adequate measures to improve the strategy and national control system against money laundering and terrorist financing;
- Examine, at the request of the Government, the modalities and conditions for implementation in the Democratic Republic of Congo recommendations of the international community regarding the fight against money laundering and terrorist financing;
- Better information of public services and professions involved in the fight against money laundering and terrorist financing,

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Article 3:

The Advisory Committee consists of twenty-eight (28) permanent members including:

1. In respect of Institutions, Companies

and Public Services:

- A representative of the Ministry of Justice who chairs the Committee; - A representative of the Ministry of

Finance; - A representative of the Ministry of

Interior; - A representative of the Ministry of

Economy - A magistrate who exercised at least

at the Court of Appeal; - Two (02) representatives of the National Financial Intelligence

Unit; - Two (02) representatives of the Central Bank of Congo, one of which provides the Committee Secretariat: - A representative of the Office

Customs and Excise (OFIDA); - A representative of the Directorate

General of Taxes (DGI); - A representative of the Inspectorate

General Finance (TGF); - A representative of the General Directorate for Administrative, Judicial, and Domaniales Participations (DGRAD); - A representative of the Company

National Insurance (SONAS); - A representative of the National Office of Post and Telecommunications (OCPT) - A notary.

2) In respect of professions covered by the Act No. 04/016 of 19 July 2004 on the fight against money laundering and terrorist financing:

- Two (02) representatives of the Congolese Association of Banks;

- A representative of the Professional Association of decentralized financing structures; - A representative of the Association

changers; - A representative of the Association

Financial messaging; - A representative of the profession

Lawyer; - A representative of the profession

real estate agent; - A representative of the profession of

insurance brokers; - A representative of the casinos; - A representative of the diamond merchants and other precious materials; - A representative of the accounting auditors and statutory auditors; - A representative of establishments

games.

Article 4:

The Advisory Committee meets at least once a semester, convened by its President.

It may also meet at any time if the government requires or at the reasoned request of its members, in the manner prescribed in the Rules.

Article 5:

The Committee may, for the fulfillment of its mission, request information, cu room document from the Ministries, Public enterprises and State Services.

It may also, within the same framework, enlist the representatives of the Ministries, Public enterprises and State services affected by an item on its agenda

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Internal Regulations, approved by the Minister having Finance in his awards, establishes the rules of functioning of the Committee.

Article 6:

Costs and other expenses related to the operation of the Committee shall be borne by the Treasury.

Article 7:

The Committee shall draw at the end of each year a report on the state of the fight against money laundering and terrorist financing in the Democratic Republic of Congo with an assessment, firstly, policies and strategies implemented by the Government, on the other hand, the National anti device, as well as recommendations for improvements,

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This report is addressed to the Ministers in charge of Finance and Justice in their attributions, the Governor of the Central Bank of Congo and National Financial Intelligence Unit.

Article 8:

The Minister having Finance in its attributions is responsible for the implementation of this Decree comes into force on the date of signature.

Done at Kinshasa, September 24, 2008

Prime Minister Antoine Gizenga

The Finance Minister Athanase Matenda Kyelu

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DECREE No. 08: 22 OF 24 September 2008 ESTABLISHING THE FUND TO COMBAT ORGANIZED CRIME IN CAPTION "FOLUCCO".

THE PRIME MINISTER,

Considering the Constitution, especially Article 92;

Pursuant to Law No. 04 / 06 of 19 July 2004 on the fight against money laundering and terrorist financing, especially Article 50;

Considering Ordinance No. 6/0 of 30 December 2006 appointing a Prime Minister;

Considering the Order n ° 07/71 of 25 November 2007 appointing the Ministers of State, Ministers and Vice - Ministers;

Seen as amended and supplemented to date Ordinance No. 07/017 of 3 May 2007 on the organization and functioning of the Government, practical modalities for cooperation between the President of the Republic and the government and between the members of the Government;

Seen as amended and supplemented l'Ordinance n ° 07 / 018 of 6 May 2007 establishing the powers of the Ministries:

Considering the Decree n ° 8/20 of 24 September 2008 on the organization and functioning of the National Financial Intelligence Unit, CENAREF acronym.

Pursuant to Decree No. 08/21 of 24 September 2008 establishing the

Committee (Advisory Fight against Money Laundering and Terrorist Financing, C LUB acronym;

On Minister

Finance;

proposal

} È Council of Ministers heard;

DECREED

Article "?:

It is created for the fight against organized crime, including drug trafficking, money laundering and terrorist financing, a Fund for the Fight Against Organised Crime, in acronym "FOLUCCO";

Article 2:

The Fund for Combating Organized Crime is also intended to finance:

- The organization and operation of structures for the fight against organized crime, including money laundering, the laundering and financing of terrorism;
- The training of officers for Public Service and other state institutions involved in the fight against this type of crime;
- Studies on the evolution of the techniques used for purposes including money laundering or the financing of terrorism in the country.

Article 3:

The Fund for Combating Organized Crime is powered by the confiscated goods and resources, vested in the State, under conditions established by a decree of Ministers Inter having Finance and Justice in their attributions.

Article 4:

The fund's resources are housed in an account in the books of the Central Bank of Congo by the Minister having Finance in its attributions to

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demande of the Minister of Justice dans its functions.

Article 5:

The Fund for Combating Organized Crime is managed by a Management Committee.

The Management Committee is composed of:

- A representative of the Office of Customs and Excise (Ofida) in the Council of CENAREF Chairman,
- A representative of the General Directorate of Taxes (DGI) within the Council of CENAREF: VicePresident;
- The Director of the Treasury Member;
- Chairman of Advisory Committee of struggle against blanchiment I capital and the financing of terrorism (COLUB) Member;
- Secretary of the Advisory Committee of fight against money laundering and terrorist financing (COLUB): Member.

Article 6:

The Management Committee meets at least quarterly, convened by its President.

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It may also meet at any time if the interests of the Fund requires or demande motivated its members, in the manner specified in the Rules.

Article 7:

The Management Committee shall adopt the Fund's resource utilization program and monitors its implementation.

Article 8:

The Management Committee is assisted by a technical secretariat composed of three members of the personnel CENAREF designated by its Executive Secretary

Article 9:

Internal Regulations, approved by the Ministers in charge of Finance and Justice in their attributions, sets the rules of the Management Committee.

{{Item}}

Ministers, in charge of Finance and Justice in their duties, are responsible for the implementation of this Decree comes into force on the date of signature.

Done at Kinshasa, September 24, 2008

The Prime Minister

Antoine Gizenga Finance Minister

Athanasius Mafenda Kyelu

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VADE MECUM FIGHT AGAINST MONEY

CAPITAUX AND TERRORIST FINANCING

As part of the awareness Financial intermediaries to risk blanchiment capital and financing terrorism faced by it, the Central Bank of Congo, in accordance with Articles 6 of the Law No. 5A2 of 2 May 7, 2002 on its incorporation, organization and functioning, 75 of Law No. 003/2002 G2 February 2002 relating to the activity and control of credit Establishments and 19 of Law No. 04/016 19 July 2004, publishes below the minimum procedures to be implemented in the prevention and detection of money laundering acts of capital and financing of terrorism.

I GENERAL

1.1. legal definition of money laundering and terrorist financing

Under the provisions of Law No. 04/016 of 19 July 2004, the acts listed below, committed intentionnelement are considered {CK} ÍTIIŤ: incorporation of the money laundering offense:

1. conversion, transfer or manipulation of property for the purpose of concealing or disguising the illicit origin of the property or of helping any person who is involved in the predicate offense to evade the legal consequences of its acts;
2. la concealment or disguise of the nature, origin, i'emplacement, disposition, movement or ownership of real property;
- 3, acquisition, possession or use of property by a person who knows, who suspect or should have known that such property constitutes proceeds of an offense,

Within the meaning of the aforementioned law, the offense of terrorist financing is the fact firstly, to provide, collecter, collect or handle by any means, directly or indirectly, funds, securities or property with the intent to see his used or knowing that they will be used, in whole or in part to commit an act of terrorism regardless of the occurrence of such an act.

1.2 Typology of

whitening

process of

The blanchiment of events can take several forms. However, international experts laundering distinguish three phases in the process leading to bleaching, namely placement, layering and integration,

1.2.1. The placement

It is the conversion of the money derived from illicit trafficking in cash by their introduction in the banking system or into the economy, among the current practices of investment, including:

* The cash deposit account;

"The acquisition of checks;

- the use of casino check.

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1.2.2. stacking

It is a concealment method that prevents any possibility to trace the illicit origin of the funds.

{! should be mentioned:

"Splitting payments

multiple accounts then regrouping with some banks determined:

"Smurfing";

- succession of financial transactions to hide the fraudulent origin: reimbursement fictitious loan, false invoices;

- The purchase and resale of goods;

- The transfer of international funds.

1.2.3. The integration

It is the introduction of amounts

white in legal economic circuits to give them a lawful appearance.

This is the case:

"Investments in real estate;

- Designs and buyouts;

"Equity Investments.

1.3. Device legal fight against

blanchement laundering and terrorist financing

As recommended by the Financial Action Task Force, the legal framework established by Law No. 04/016 of 19 July 2004 on the fight against money laundering and terrorist financing, based on three components below:

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1.3.1. preventive arm

Prevention is organized through the participation of professions that could be used by money launderers among which the Financial intermediaries play an important role,

The aforementioned law requires them to provide assistance through STRs and cooperation with judicial authorities.

1.3.2. repressive component

The prosecution and punishment of the offense of money laundering and terrorist financing rests with the police and judicial authorities.

1.3.3. Component Financial Information

The link between the first two parts is provided by the National Financial Intelligence Unit that receives the subject of suspicious transactions and transmits them to the judicial authorities after treatment

1.4. Importance of the handbook

EC wade Mecum focuses on due diligence obligations of reporting related to the monitoring of operations by providing an indicative list of suspicious transactions of unusual complexity require special monitoring.

It is designed to arouse the attention of the subject to Law No. 04/016 of 19 July 2004 on the fight against money laundering and terrorist financing on the indices used to detect potentially suspicious transactions.

An index taken separately does not necessarily contribute alone to found a sufficient suspicion of the existence of a money laundering operation. However,

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the participation of several of these elements may indicate the presence.

Furthermore, examination of customer's explanations regarding the economic background

of these operations is important in the assessment of these indices.

II. LEGAL OBLIGATIONS OF

INTERMEDHARES FINANCHERS

Law No. 04/016 of 19 July 2004 on the fight against money laundering and terrorist financing submits the Financial Intermediaries subject to several types of bonds.

II.1. Due diligence

Taxpayers are subject to two types of bonds of Vigilance.

H.1.1. Diligence requirements related to the identification of the customer:

- Ensuring always know his client to detect abnormal or suspicious transactions;
- Carry 3 | {IX mandatory audits from substantiating documents.

These checks, set out below, must be made when entering into a relationship as in the continuation of the relationship,

Mandatory checks for

Physical person :

- Official document valid

with picture ;

- Proof of address;

- Profil the operation of the account in consideration of the professionneile activity and income.

4 (; ;

Mandatory checks for

Morate person:

- Statutes or documents evidencing

legal constitution; - Identification of agents,

Mandatory checks for

occasional customers:

- Checks similar to those

required for the individual to any transaction equal or greater than USD 10,000.00; - Identification required even if you amount is below the threshold, for the legal origin of funds is uncertain; - Required identification in case of repetition of separate operations, carried out in close periods and amounts below the threshold set by operations.

li.1.2. due diligence related to

monitoring operations:

The exercise of supervision involves a consideration of three alert criteria, namely:

- Customer requirements;

- Criteria operation {, LE

account of operation;

- The criteria countries

In applying these criteria

flow the following obligations:

- la check consistency of transactions with the profile of the activities and heritage;

- la verification of the origin of funds

when necessary;

- The establishment of a surveillance system to detect suspicious or unusual complexity of operations;

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[L.2. Obligations inherent in the development

instead of internal control:

- Formalization of internal procedures, including the following procedures:

- * The procedure for referral to the hierarchy at the onset of a doubt;

- o the procedure for reporting suspicious transactions to the Financial Intelligence Unit;

- o the procedure after

declaration of suspicion:

- The appointment of the head of the prevention and corresponding Cell Financial information:

- The establishment of a monitoring system to verify compliance with internal procedures;

- Documents conservation and documentation of all transactions during 10 years.

II.3. training obligations inherent

Staff :

Training and awareness of staff of reporting to the prevention of terrorist financing and money laundering constitute their obligations.

III I. Indications of money laundering

Strict compliance with due diligence on the surveillance operations by the Financial Intermediaries involves the scrutiny of certain transactions with obvious risks of money.

The indicative list of indicators available to them serves to raise awareness for the detection of these operations.

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III.4. general indices:

Transactions initiated by customers with special risks

money laundering and terrorist financing:

- When their construction indicates a

unlawful purpose; - When the economic purpose is not recognizable or when their purpose appears absurd from an economic point of view; - When the assets are removed shortly after being brought into account (through accounts), provided that the activity of the customer does not justify an immediate withdrawal; while outside their usual activities or circle usual coefficients of a bank or agency and that it fails to understand why the customer chose precisely this bank or agency to carry out his business; - Where they have the consequence that account remained largely inactive until then, becomes very active without one can perceive a plausible reason - when they are not compatible with the information and experiences of the financial intermediary about the customer or the purpose of the business relationship; - When a client gives the broker false or misleading information or without plausible reason, refuses to provide the necessary information and documents, accepted by the customs of the activity concerned.

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III.2, individual indices:

III.2.1. Cash transactions:

- Cash against cash

exchange of large quantities of small cuts against larger cuts:

- Frequent or large currency transactions from cash, without recognition in the customer's account;

- Payment of cash

& WE; Sèiréléril unusually large liquid silver, made by a person or company whose apparent activities should not normally file tax of this type;

- substantial increase in liquid money payments from any person or company without apparent cause, especially if such payments are subsequently transferred quickly to a destination that is usually not related to the client's business;

significant increase without apparent cause liquid payments in cash or negotiable securities of a client, particularly if pay friends fate quickly transferred to other accounts opened by people with whom the customer is not usual relationship;

has repeated payments of cash, the amount of each payment is negligible while the overall amount is significant,

* VeršćinićIII: S hi ŐIIĖ81] ÍS important to cover

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requests for bank checks, money transfers or other negotiable and achievable immediate monetary instruments;

Purchasing bank checks for large amounts by occasional clients:

VERSETÉritS E: withdrawals, mainly in cash, by an individual or a company carrying on a business usually giving rise to payments or transfers of funds through checks, transfers and other securities.

cash withdrawals

significant transfer money to or from foreign countries, accompanied by requests for payment in cash;

high withdrawal amounts far exceeding the turnover of a company or a particular income;

inputs and outputs of high amounts far exceeding turnover is a company or a particular income;

frequent entries and exits of funds to an account opened by an individual whose work activity declared (office worker, for example) does not justify such an active operation of the account;

cash withdrawals on a previously dormant account or an account that has just received a major unexpected credit from abroad;

receipts of checks, including travelers' checks, for large amounts.

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ill.2.2. Account Transactions

banking

-

existence of multiple accounts and payment of cash on each account represents a significant lump sum; behalf of a person or a company who actually reveals no normal personal activity or in connection with the affairs of the person or company, but that is used to receive or collect important sonrarnes that are unrelated obviously with the situation of the account holder and / or activities: significant deposits of checks endorsed by third parties on behalf of a client; Important era cash transactions or significant foreign exchange operations by customers acting together and in concert, friends from various bank teller; cashing checks issued to the bearer from foreign networks; reported significant rebate checks representing a "game winning"; discount, when opening a new account, a check in the amount from frequent withdrawals of large amounts of cash without the activity of the customer justifies such operations; use of use by means of financing in international trade, while the use of such instruments is in contradiction with the known activity of the client; accounts intensively used for payments, whereas these accounts do not receive little or payments;

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absurd economic structure of business relationships between a client and the bank (many accounts with the same institution, frequent transfers between accounts, excessive liquidity, ...);

provision of guarantees (pledges, guarantees ...) by unknown third of his bank, which do not appear in close relationship with the customer and with no plausible and recognizable reason to give such

guarantees: credit transfer to another bank without indication of the recipient:

acceptance of remittances other banks without the name or account number of the beneficiary; Repeated transfers of large amounts abroad with instruction to pay the beneficiary in cash: large and frequent transfers to or from drug-producing countries; providing bond or bank guarantees as security for loans between third parties, non-market; cash payments by a lot of different people on a single account; unexpected refund and compromised credit convincing explanation; use of pseudonyms or digital accounts in the execution of commercial transactions of small businesses, commercial or industrial; withdrawal of heritage value shortly after being brought into account (transit account).

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III.2.3. Corporate Actions

portfolio of securities unrelated to the known income or business; customers use wealth management service, when the source of funds is unclear or has no apparent connection with the living standards of the client; Payments in cash securities for large or unusual amounts; securities received by transfer risk countries; significant operations overseas listed securities; securities deposited as collateral to a third party non-bank customer.

III.2.4. international operations

operations with correspondents in countries at risk; introduction of a customer by a foreign agency, subsidiary or another bank located in countries at risk; transactions with countries where the bank customer has no known or usual activity; regular and large payments, including electronic transactions can not clearly identify the reasons to countries at risk (or customers who regularly receive large payments from those countries);

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accumulation of large credit balances, inconsistent with the known turnover of the client and later transfer to a foreign account; frequent requests for traveler's checks in foreign currency or other negotiable instruments frequent discounts of bank checks in foreign currency especially from abroad,

III.2.5. Lending Operations

loan secured by assets owned by the bank or by a third party, when the source of assets is not known, or when the assets are inconsistent with the apparent level of life of the customer; loan, with a guarantee offer consisting of a certificate of deposit issued by a foreign bank.

III.2.6. Transactions by -

Correspondent banks

large or atypical samples vergements; the receipt transfer exceptionnelles; receipts and transfers from countries at risk; donors or recipients unidentified transfers.

or

in

of

III.2.7. Treatment of forms

frequent access followed by counter transactions,