

## Instructions: 2021 Annual AML/ CFT Risk Assessment Information Request

This document provides the definitions and instructions that will help an SCA licensed entity in completing the AML/CFT Risk Assessment Information Request. There are five tabs to be completed: 1) Customer Risk, 2) Products and Services Risk, 3) Distribution Channel Risk, 4) Controls and Quality of Risk Mitigation, 5) Signatories. The questionnaire must be completed in full to be submitted.

All questions requiring the reporting entities to provide monetary values require an answer in AED.

All questions asking for responses with country breakdown are ISO 3166-1 Country Names or can be Bulk-pasted when using ISO 2-alpha, 3-alpha, and 3-numeric codes.

Questions referring to products or services that fall under the scope of AML/CFT regulation in the UAE pertains to [Cabinet Decision No. \(10\) of 2019 concerning the implementing Regulation of Decree Law No. \(20\) of 2018](#), Article 2 and 3 (activities and transactions that fall under the scope of the AML/CFT regulations).

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**Federal Decrees / Cabinet Decisions / UAE References (Links as of 15 Jan 2022):**

[Federal Decree-law No. \(20\) of 2018 ON ANTI-MONEY LAUNDERING AND COMBATING THE FINANCING OF TERRORISM AND FINANCING OF ILLEGAL ORGANISATIONS](#)

[Cabinet Decision No. \(10\) of 2019 CONCERNING THE IMPLEMENTING REGULATION OF DECREE LAW NO. \(20\) OF 2018 ON ANTI- MONEY LAUNDERING AND COMBATING THE FINANCING OF TERRORISM AND ILLEGAL ORGANISATIONS](#)

[The Chairman of the Authority's Board of Directors' Decision No. \(13 / Chairman\) of 2021](#)

[The SCA Board Chairman's Decision No. \(21/Chairman\) of 2019 procedures of Anti-money Laundering and Combating the Financing of Terrorism and illegal Organizations](#)

[Cabinet Decision No. \(58\) of 2020 Regulating the Beneficial Owner Procedures](#)

[Cabinet Resolution No. \(53\) of 2021 Concerning the Administrative Penalties against Violators of The Provisions of the Cabinet Resolution No. \(58\) of 2020 Concerning the Regulation of Beneficial Owner Procedures](#)

[CABINET DECISION NO 74 Regarding Terrorism Lists Regulation and Implementation of UN Security Council Resolutions on the Suppression and Combating of Terrorism, Terrorist Financing, Countering the Proliferation of Weapons of Mass Destruction and its Financing and Relevant Resolutions](#)

[Federal Law No. 9 of 2014 \(Amending Certain Provisions of Federal Law No. \(4\) of 2002 Concerning the Combating of Money Laundering Crimes\)](#)

[AML/CFT guidance for Financial institutions \(June 23, 2019\), Article 6.3.6.](#)

[UAE National Anti Money Laundering and Combatting Financing of Terrorism and Financing of Illegal Organizations Committee \(NAMLCFTC\) | HOME](#)

[NAMLCFTC | Jurisdictions](#)

[UAE Risk assessment Outreach program](#)

[UAE Financial Intelligence Unit \(FIU\)](#)

## Glossary

Term	Definition
Active Account	Only clients that are active for the reporting period or were at some point active during the reporting period.
Beneficial Owner	<p>Beneficial Owner is defined in Article (5) of the <a href="#">Cabinet Decision No. (58) of 2020 Regulating the Beneficial Owner Procedures</a>:</p> <ol style="list-style-type: none"> <li>1. "The Beneficial Owner of the Legal Person shall be whoever person that ultimately owns or controls, whether directly through a chain of ownership or control or by other means of control such as the right to appoint or dismiss the majority of its Directors, 25% or more of the shares or 25% or more of the voting rights in the Legal Person."</li> <li>2. The Beneficial Owner may be traced through any number of Legal Persons or arrangements of whatsoever kind.</li> <li>3. If two or more Natural Persons jointly own or control a ratio of capital in the Legal Person, all of them shall be deemed as jointly owners or controllers of such ratio.</li> <li>4. If, after all reasonable means have been taken, no Natural Person is identified as an ultimate Beneficial Owner in accordance with Clause (1) of this Article, or there is reasonable doubt that any Natural Person identified as an ultimate Beneficial Owner is the true Beneficial Owner in the Legal Person; then the Natural Person who controls the Legal Person by other means of control shall be deemed as the Beneficial Owner.</li> <li>5. Where no Natural Person is identified in accordance with Clause (4) of this Article; then the Natural Person who holds the position of a higher management official shall be deemed as the Beneficial Owner."</li> </ol>
Client / Customer	<p>A Client (identical meaning to Customer) should be understood as a Natural Person or a Legal Person/entity with whom the reporting entity has a business relationship or for whom the reporting entity carried out an occasional transaction. In this context, clients refer to all existing clients with whom the entity has had a business relationship within the reporting period including occasional (walk-in) clients who have been serviced during the reporting period. Reference to clients is made in respect of those that were provided with a relevant activity or relevant service that falls under AML/CFT regulations by the reporting entity. For more information please see <a href="#">Cabinet Decision No. (10) of 2019 concerning the implementing Regulation of Decree Law No. (20) of 2018, Article 1</a> (definition of a "Customer"), Article 2 and 3 (activities and transactions that fall under the scope of the AML/CFT regulations).</p>
Complex Ownership Structure	<p>A complex ownership structure refers to clients in which the reporting entity has difficulty in independently verifying the identity of the Beneficial Owner of the customer. The Beneficial Owner is the (ultimate) Natural Person who owns or controls the customer. Examples may include cases where the ownership structure is complex or obscure; it may involve one or more foreign entities (company or trust) in the ownership structure; the recorded owner could be a professional (lawyer, accountant, company services business); or one or more entities in the ownership chain might be registered in an offshore or other jurisdiction in which ownership information is not publicly accessible and, therefore, cannot be verified reliably.</p>
Designated Non-Financial Businesses and Professions	<p>Designated non-financial businesses and professions mean:</p> <ol style="list-style-type: none"> <li>a) Real estate agents.</li> <li>b) Dealers in precious metals.</li> <li>c) Dealers in precious stones.</li> <li>D) Casinos</li> </ol>

Term	Definition
(DNFBPs)	<p>e) Lawyers, notaries, other independent legal professionals and accountants – this refers to sole practitioners, partners or employed professionals within professional firms. It is not meant to refer to ‘internal’ professionals that are employees of other types of businesses, nor to professionals working for government agencies, who may already be subject to AML/CFT measures.</p> <p>f) Trust and Company Service Providers refers to all persons or businesses that are not covered elsewhere under these Recommendations, and which as a business, provide any of the following services to third parties:</p> <ul style="list-style-type: none"> <li>• Acting as a formation agent of legal persons;</li> <li>• Acting as (or arranging for another person to act as) a director or secretary of a company, a partner of a partnership, or a similar position in relation to other legal persons;</li> <li>• Providing a registered office; business address or accommodation, correspondence or administrative address for a company, a partnership or any other legal person or arrangement;</li> <li>• Acting as (or arranging for another person to act as) a trustee of an express trust or performing the equivalent function for another form of legal arrangement;</li> <li>• Acting as (or arranging for another person to act as) a nominee shareholder for another person.</li> </ul>
Dormant Account	A dormant account is an account that has had no financial activity in the reporting period, except for the posting of interest.
FIU	Financial Intelligence Unit
Financial institutions	<p>Financial institutions mean any natural or legal person who conducts as a business one or more of the following activities or operations for or on behalf of a customer:</p> <ol style="list-style-type: none"> <li>1. Acceptance of deposits and other repayable funds from the public.</li> <li>2. Lending.</li> <li>3. Financial leasing.</li> <li>4. Money or value transfer services.</li> <li>5. Issuing and managing means of payment (e.g. credit and debit cards, cheques, traveler’s cheques, money orders and bankers’ drafts, electronic money).</li> <li>6. Financial guarantees and commitments.</li> <li>7. Trading in: <ul style="list-style-type: none"> <li>(a) money market instruments (cheques, bills, certificates of deposit, derivatives etc.);</li> <li>(b) foreign exchange;</li> <li>(c) exchange, interest rate and index instruments;</li> <li>(d) transferable securities;</li> <li>(e) commodity futures trading.</li> </ul> </li> <li>8. Participation in securities issues and the provision of financial services related to such issues.</li> <li>9. Individual and collective portfolio management.</li> <li>10. Safekeeping and administration of cash or liquid securities on behalf of other persons.</li> <li>11. Otherwise investing, administering or managing funds or money on behalf of other persons.</li> </ol>

Term	Definition
	<p>12. Underwriting and placement of life insurance and other investment-related insurance.</p> <p>13. Money and currency changing.</p>
Governance	Governance related requirements are stipulated under <a href="#">AML/CFT Law No.20 of 2018, Article 16.1(d)</a> and <a href="#">AML/CFT Cabinet Decision No. (10) of 2019, Article 4.2(a), 20, 21, 44.4</a> and <a href="#">AML/CFT guidance for Designated Nonfinancial Businesses and Professions (DNFBPs)</a> issued by the Ministry of Economy (April 1, 2019), Article 8.
Government / Public Sector	Government/public entity is an organization or body providing services to the public on behalf of the government or another public entity
High Net Worth Individual (HNWI)	For the purposes of this survey, a High Net Worth Individual is a Natural Person who owns net assets - excluding the value of his main residence - of not less than AED (4) million. HNWI's are both Professional and non-Professional Investors that are Natural Persons fitting this criteria.
International organizations	International organizations are entities established by formal political agreements between their member States that have the status of international treaties; their existence is recognized by law in their member countries; and they are not treated as resident institutional units of the countries in which they are located.
Legal Arrangement	Legal Arrangement: A relationship established by means of a contract between two or more parties that does not result in the creation of a legal personality such as Trusts or other similar arrangements.
LLC	LLC - Limited Liability Company; For definitions of different types of establishments please refer to <a href="#">Federal Law No 2 of 2015 on Commercial Companies</a> .
ML / TF	Money Laundering / Terrorist Financing
Money or value transfer services (MVTs)	Money or value transfer services (MVTs) refers to financial services that involve the acceptance of cash, cheques, other monetary instruments or other stores of value and the payment of a corresponding sum in cash or other forms to a beneficiary by means of a communication, message, transfer, or through a clearing network to which the MVTs provider belongs.
Non-Profit Organizations (NPOs)	Non-Profit Organizations: entities that are registered as non-profit organizations or charities with the MOCD and/or are subject to the provisions of Federal Decree Law no. 35 of 2020 concerning NPOs'
Occasional Transaction	Any Transaction other than a Transaction carried out in the course of an established Business Relationship.
PEPs	<p>PEPs - Politically Exposed Persons; for more information, see definition <a href="#">under Cabinet Decision No. (10) of 2019 concerning the implementing Regulation of Decree Law No. (20) of 2018, Article 1</a>: "Politically Exposed Persons (PEPs): Natural persons who are or have been entrusted with prominent public functions in the State or any other foreign country such as Heads of States or Governments, senior politicians, senior government officials, judicial or military officials, senior executive managers of state-owned corporations, and senior officials of political parties and persons who are, or have previously been, entrusted with the management of an international organization or any prominent function within such an organization; and the definition also includes the following:</p> <p>1. Direct family members (Of the PEP, who are spouses, children, spouses of children, parents).</p>

Term	Definition
	2. Associates known to be close to the PEP, which include: (a) Individuals having joint ownership rights in a Legal Person or arrangement or any other close business relationship with the PEP. (b) Individuals having individual ownership rights in a Legal Person or arrangement established in favor of the PEP."
Professional Investors	Professional Investors (formerly known as Qualified Investors) are investors fulfilling the terms and conditions referred in Section three, first chapter, Article (5) of <a href="#">The Chairman of the Authority's Board of Directors' Decision No. (13 / Chairman) of 2021</a>
Resident	For the purpose of this questionnaire, a resident is a Natural Person who is a UAE national or who has a legal right to work and live in UAE, such as an appropriate visa holder.
Non-Resident	For the purpose of this questionnaire, a non-resident is a Natural Person who is a non-UAE national and who does not have a legal right to work and live in the UAE.
Securities company	A 'securities company' refers to any entity which holds a license from SCA
Transaction	Transaction is defined under <a href="#">Article 1 of the Cabinet Decision No. (10) of 2019</a> "Transaction: All disposal or use of Funds or proceeds including for example: deposit, withdrawal, conversion, sale, purchase, lending, swap, mortgage, and donation."  For the purpose of this questionnaire, transactions and payment should have an identical meaning
Special Purpose Vehicle	A special purpose vehicle (SPV) is a legal entity created by a parent company but managed as a separate organization ,they are passive holding companies established for the purpose of isolating financial and legal risk by ring-fencing certain assets and liabilities.
TFS	Targeted Financial Sanctions
Trust and Company Service Providers	Trust and Company Service Providers refers to all persons or businesses that are not covered elsewhere, and which as a business, provide any of the following services to third parties: <ul style="list-style-type: none"> <li>• Acting as an agent in the creation or establishment of legal persons</li> <li>• Acting as a director or secretary of a company, or as a partner in a legal person or arranging for another person to act as the above</li> <li>• Providing a registered office, work address, residence, correspondence address, or administrative address for a legal person or legal arrangement</li> <li>• Performing work (or equipping another person to act) as a trustee for a direct trust or performing a similar function in favor of another form of legal arrangement</li> <li>• Acting or arranging for another person to act as a nominee shareholder in favor of another person</li> </ul>
VASP	Virtual Asset Service Provider



## Survey Question Instructions, Inherent Risk

Q #	Question Text	Instructions
<b>1 Customer Risk</b>		
<b>1.1 Client Summary</b>		
1	Please provide the total number of unique clients that are active for the reporting period or were at some point active during the reporting period.	<p>The reporting entity shall provide the <u>number of clients</u>, from business relationships and from occasional customers/clients, for the reporting period.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p>
2	Please provide the total number of transactions (both, incoming and outgoing) by clients within the reporting period.	<p>The reporting entity shall provide the total <u>number of transactions</u> by clients (both incoming and outgoing) for the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients. No monetary values need to be calculated, please provide the number of transactions only.</p>
3	Please provide the total number of outgoing transactions for clients, broken down by destination country (including domestic transactions).	<p>The reporting entity shall provide the <u>number of client outgoing transactions</u> broken down by the destination country (not the nationality of the client) within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients. No monetary values need to be calculated, please provide the number of transactions only.</p>
4	Please provide the total value of funds transferred with clients (both, incoming and outgoing), in AED.	<p>The reporting entity shall provide the sum of client <u>funds transferred</u> (both, incoming and outgoing) within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide the response in AED.</p>
5	Please provide the total value of outgoing funds transferred to clients, in AED, broken down by the destination country where funds are transferred (including domestic transactions).	<p>The reporting entity shall provide the sum of client <u>funds transferred</u> (outgoing transactions only), broken down by the destination country (not the nationality of the client).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide the response in AED.</p>
6	Please provide the total value (in AED) of the assets under management for clients.	<p>The reporting entity shall provide the sum of client <u>assets under management</u> that are related to products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The value at the end of the reporting period should be used.</p>

Q #	Question Text	Instructions
7	Please provide the total number of active accounts of clients. i.e. accounts that are active for the reporting period or were at some point active during the reporting period.	<p>The reporting entity shall provide the total <u>number of active accounts</u> that are related to products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>If a client has several active accounts, all of them must be counted.</p> <p>E.g. Client A - 4 accounts (2 savings accounts, 1 current account, and 1 securities account), Client B - 2 accounts (2 current accounts). For the purpose of this question, this would amount to 6 accounts in total (although the number of Clients will be 2 only).</p>
8	Please provide the total number of accounts of clients that are dormant, (i.e. inactive) for the duration of the reporting period.	<p>The reporting entity shall provide the total <u>number of dormant accounts</u> that are related to products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>If a client has several dormant accounts, all of them must be counted.</p> <p>E.g., bank A - 4 accounts (2 savings accounts, 1 current account and 1 securities account), bank B - 2 accounts (2 current accounts). For the purpose of this question, this would amount to 6 accounts in total (although the number of Clients will be 2 only).</p>
9	<p>Please provide the total number of active accounts of financial services, broken down by country where financial services are provided.</p> <p>Report client accounts only for countries that do not have a physical establishment of the Reporting Entity (Headquarters, subsidiary, or branch)</p>	<p>This question aims to collect the number of active accounts that receive financial services in countries where the reporting entity has no physical presence.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p>

## 1.2 Clients, Natural Persons

10	Please provide the total number of unique clients that are Natural Persons (individuals), broken down by their nationality (including domestic clients).	<p>The reporting entity shall provide the <u>number of unique clients</u> that are Natural Persons, broken down by the Natural Person’s nationality (including domestic clients) that have used products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>If a Natural Person (individual) acts on behalf of a Legal Person or Arrangement, it should not be counted as a Natural Person client.</p> <p>If the nationality is unknown, please select nationality “Unknown” from the dropdown.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p>
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Q #	Question Text	Instructions
		The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.
11	Please provide the total number of transactions (both, incoming and outgoing) with clients that are Natural Persons, broken down by the nationality of the sender.	<p>The reporting entity shall provide the <u>number of transactions</u> (both, incoming and outgoing) within the reporting period with Natural persons (individuals), broken down by the nationality of the sender, that have used products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>If a Natural Person (individual) acts on behalf of a Legal Person or Arrangement, it should not be counted as a Natural Person client.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p> <p>If the nationality is unknown, please select nationality “Unknown” from the dropdown.</p>
12	Please provide the total number of outgoing transactions by clients that are Natural Persons, broken down by destination country of the transaction (including domestic).	<p>The reporting entity shall provide the <u>number of outgoing transactions</u> by Natural Person clients within the reporting period, broken down by the destination country (not the nationality of the client).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
13	Please provide the total value of funds transferred with clients that are Natural Persons, (both, incoming and outgoing), in AED, broken down by the nationality of the sender.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> by Natural Person clients within the reporting period (both incoming and outgoing), broken down by the nationality of the sender.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p> <p>If the nationality is unknown, please select nationality “Unknown” from the dropdown.</p>
14	Please provide the total value of outgoing funds transferred to clients that are Natural Persons, in AED, broken down by the destination country where funds are transferred (including domestic transactions).	<p>The reporting entity shall provide the sum of client <u>funds transferred</u> by Natural Person clients within the reporting period (outgoing transactions only), broken down by the destination country (not the nationality of the client).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide the response in AED.</p> <p>If the country is unknown, please use select country “Unknown” from the dropdown.</p>

Q #	Question Text	Instructions
15	Please provide the total value (in AED) of the assets under management for clients that are Natural Persons, broken down by nationality of the client.	<p>The reporting entity shall provide the sum of client <u>assets under management</u> for clients that are Natural Persons that are related to products or services that fall under the scope of AML/CFT regulation in the UAE, broken down by nationality of the client.</p> <p>The value at the end of the reporting period should be used</p>
16	Please provide the total number of unique clients that are Natural Persons (individuals), broken down by residency (including domestic clients).	<p>The reporting entity shall provide the <u>number of Natural Persons</u> (individuals) that are clients of products or services that fall under the scope of AML/CFT regulation in the UAE, broken down by Natural Person residency.</p> <p>Please note, if a Natural Person acts on behalf of a Legal Person or Arrangement, it should not be counted as a Natural Person client.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p> <p>The term "unique clients" denotes that while a client might have several accounts it should only be counted as one client.</p>
17	Please provide the total number of transactions (both, incoming and outgoing) with clients that are Natural Persons, broken down by residency (including domestic clients).	<p>The reporting entity shall provide the total <u>number of transactions</u> (both incoming and outgoing) with Natural Person clients for the reporting period, broken down by residency (including domestic clients).</p> <p>The question should capture the instances when the reporting entity (1) prepare for or (2) carry out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p>
18	Please provide the total value of funds transferred with clients that are Natural Persons, (both, incoming and outgoing), in AED, broken down by residency (including domestic clients).	<p>The reporting entity shall provide the sum of funds transferred by Natural Person clients within the reporting period (both incoming and outgoing), broken down by the residency of the client.</p> <p>Please note, if a Natural Person acts on behalf of a Legal Person or Arrangement, it should not be counted as a Natural Person client.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p>

Q #	Question Text	Instructions
19	Please provide the total value (in AED) of the assets under management for clients that are Natural Persons, broken down by residency for the client (including domestic clients).	<p>The reporting entity shall provide the sum of client <u>assets under management</u> that are related to products or services that fall under the scope of AML/CFT regulation in the UAE, broken down by residency of the client (not nationality).</p> <p>Please note, if a Natural Person acts on behalf of a Legal Person or Arrangement, it should not be counted as a Natural Person client.</p> <p>The value at the end of the reporting period should be used.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p>
20	<p>Please provide the total number of Beneficial Owners, broken down by the nationality of the Beneficial Owners.</p> <p>Natural persons that act on their own behalf should not be reported.</p>	<p>A Beneficial Owner is a Natural Person who owns or controls 25% or more of shares or voting rights of the Legal Person. Refer to Beneficial Owner definition provided.</p> <p>Only Beneficial Owners that are active for the reporting period or were at some point active during the reporting period should be reported.</p> <p>If the nationality is unknown, please select nationality "Unknown" from the dropdown.</p>
<b>1.3 Legal Persons, Corporates</b>		
21	Please provide the total number of unique clients that are Legal Persons, broken down by country of establishment of the client (including domestic clients).	<p>The reporting entity shall provide the <u>number of unique clients</u> that are Legal Persons, broken down by country of establishment of the client (including domestic clients) that have used products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>If the country of establishment is unknown, please select country of establishment "Unknown" from the dropdown.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p> <p>The term "unique clients" denotes that while a client might have several accounts it should only be counted as one client.</p>
22	Please provide the total number of transactions (both, incoming and outgoing) with clients that are Legal Persons, broken down by country of establishment of the client (including domestic clients).	<p>The reporting entity shall provide the <u>number of transactions</u> (both, incoming and outgoing) within the reporting period with Legal Arrangements, broken down by country of establishment of the client (including domestic clients), that have used products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>

Q #	Question Text	Instructions
		If the country of establishment is unknown, please select country of establishment "Unknown" from the dropdown.
23	Please provide the total number of outgoing transactions by clients that are Legal Persons, broken down by destination country of the transaction (including domestic).	<p>The reporting entity shall provide the <u>number of outgoing transactions</u> by Legal Person clients within the reporting period, broken down by the destination country (not the country of establishment of the client).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
24	Please provide the total value of funds transferred with clients that are Legal Persons, (both, incoming and outgoing), in AED, broken down by country of establishment of the client (including domestic clients).	<p>The reporting entity shall provide the sum of <u>funds transferred</u> by Legal Persons clients within the reporting period (both incoming and outgoing), broken down by the clients country of establishment.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p> <p>If the country of establishment is unknown, please select country "Unknown" from the dropdown.</p>
25	Please provide the total value of outgoing funds transferred to clients that are Legal Persons, in AED, broken down by the destination country where funds are transferred (including domestic transactions).	<p>The reporting entity shall provide the sum of client <u>funds transferred</u> by Legal Person clients within the reporting period (outgoing transactions only), broken down by the destination country (not the country of establishment of the client).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide the response in AED.</p> <p>If the country is unknown, please select country "Unknown" from the dropdown.</p>
26	Please provide the total value (in AED) of the assets under management for clients that are Legal Persons broken down by country of establishment of the client (including domestic clients).	<p>The reporting entity shall provide the sum of <u>assets under management</u> for clients that are Legal Persons and related to products or services that fall under the scope of AML/CFT regulation in the UAE, broken down by country of establishment.</p> <p>The value at the end of the reporting period should be used.</p>



Q #	Question Text	Instructions
<b>1.4 Trusts &amp; Legal Arrangements</b>		
27	Please provide the total number of unique clients that are Legal Arrangements, broken down by country of establishment (including domestic clients).	<p>The reporting entity shall provide the <u>number of unique clients</u> that are Legal Arrangements, broken down by country of establishment of the client (including domestic clients) that have used products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>If the country of establishment is unknown, please select country of establishment "Unknown" from the dropdown.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p> <p>The term "unique clients" denotes that while a client might have several accounts it should only be counted as one client.</p>
28	Please provide the total number of transactions (both, incoming and outgoing) with clients that are Legal Arrangements, broken down by country of establishment (including domestic clients).	<p>The reporting entity shall provide the <u>number of transactions</u> (both, incoming and outgoing) within the reporting period with Legal Arrangements, broken down by country of establishment of the client (including domestic clients), that have used products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p> <p>If the country of establishment is unknown, please select country of establishment "Unknown" from the dropdown.</p>
29	Please provide the total number of outgoing transactions by clients that are Legal Arrangements, broken down by destination country of the transaction (including domestic).	<p>The reporting entity shall provide the <u>number of outgoing transactions</u> by Legal Arrangements clients within the reporting period, broken down by the destination country (not the country of establishment of the client).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
30	Please provide the total value of funds transferred with clients that are Legal Arrangements, (both, incoming and outgoing), in AED, broken down by country of establishment of the client (including domestic clients).	<p>The reporting entity shall provide the sum of <u>funds transferred</u> by Legal Arrangements clients within the reporting period (both incoming and outgoing), broken down by country of establishment of the client (including domestic clients).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p> <p>If the country of establishment is unknown, please select country of establishment "Unknown" from the dropdown.</p>

Q #	Question Text	Instructions
31	Please provide the total value of outgoing funds transferred to clients that are Legal Arrangements, in AED, broken down by the destination country where funds are transferred (including domestic transactions).	<p>The reporting entity shall provide the sum of client <u>funds transferred</u> by Legal Arrangements clients within the reporting period (outgoing transactions only), broken down by the destination country (not the country of establishment of the client).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide the response in AED.</p> <p>If the country is unknown, please use select country “Unknown” from the dropdown.</p>
32	Please provide the total value (in AED) of the assets under management for clients that are Legal Arrangements broken down by country of establishment (including domestic clients).	<p>The reporting entity shall provide the sum of client <u>assets under management</u> for clients that are Legal Arrangements that are related to products or services that fall under the scope of AML/CFT regulation in the UAE, broken down by country of establishment.</p> <p>The value at the end of the reporting period should be used.</p>
<b>1.5 Government / Public Sector</b>		
33	Please provide the total number of unique clients that are Government/Public Sector, broken down by country of the client (including domestic clients).	<p>The reporting entity shall provide the <u>number of unique clients</u> that are Government/Public Sector, broken down by country of the client (including domestic clients) that have used products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>If the country of establishment is unknown, please select country of establishment “Unknown” from the dropdown.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p>
34	Please provide the total number of transactions (both, incoming and outgoing) with clients that are Government/Public Sector, broken down by country of the client (including domestic clients).	<p>The reporting entity shall provide the <u>number of transactions</u> (both, incoming and outgoing) within the reporting period with clients that are Government/Public Sector, broken down by country of the client (including domestic clients), that have used products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p> <p>If the country is unknown, please select country “Unknown” from the dropdown.</p>



Q #	Question Text	Instructions
35	Please provide the total number of outgoing transactions by clients that are Government/Public Sector, broken down by destination country of the transaction (including domestic).	<p>The reporting entity shall provide the <u>number of outgoing transactions</u> by Government/Public Sector clients within the reporting period, broken down by the destination country (not the country of the client).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
36	Please provide the total value of funds transferred with clients that are Government/Public Sector (both, incoming and outgoing), in AED, broken down by country of the client (including domestic clients).	<p>The reporting entity shall provide the sum of <u>funds transferred</u> by Government/Public Sector clients within the reporting period (both incoming and outgoing), broken down by country of the client (including domestic clients).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED. If the country of establishment is unknown, please select country "Unknown" from the dropdown.</p>
37	Please provide the total value of outgoing funds transferred to clients that are Government/ Public Sector, in AED, broken down by the destination country where funds are transferred (including domestic transactions).	<p>The reporting entity shall provide the sum of client <u>funds transferred</u> by Government/Public Sector clients within the reporting period (outgoing transactions only), broken down by the destination country (not the country of the client).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide the response in AED. If the country is unknown, please select country "Unknown" from the dropdown.</p>
38	Please provide the total value (in AED) of the assets under management for clients that are Government/Public Sector, broken down by country of the client (including domestic clients).	<p>The reporting entity shall provide the sum of client <u>assets under management</u> for clients that are Government/Public Sector that are related to products or services that fall under the scope of AML/CFT regulation in the UAE, broken down by country of the client.</p> <p>The value at the end of the reporting period should be used. If the country is unknown, please use select country "Unknown" from the dropdown.</p>
<b>1.6 Financial Institutions</b>		
39	Please provide the total number of unique clients that are Financial Institutions, broken down by country of establishment (including domestic clients).	<p>The reporting entity shall provide the <u>number of unique clients</u> that are Financial Institutions, broken down by country of establishment (including domestic clients) that have used products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>If the country of establishment is unknown, please select country of establishment "Unknown" from the dropdown.</p> <p>Only clients that are active for the reporting period or were at some point</p>

Q #	Question Text	Instructions
		<p>active during the reporting period should be reported.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p>
40	Please provide the total number of transactions (both, incoming and outgoing) with clients that are Financial Institutions, broken down by country of establishment (including domestic clients).	<p>The reporting entity shall provide the <u>number of transactions</u> (both, incoming and outgoing) within the reporting period with Financial Institutions, broken down by country of establishment (including domestic clients), that have used products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p> <p>If the country of establishment is unknown, please select country of establishment “Unknown” from the dropdown.</p>
41	Please provide the total value of funds transferred with clients that are Financial Institutions (both, incoming and outgoing), in AED, broken down by country of establishment (including domestic clients).	<p>The reporting entity shall provide the sum of <u>funds transferred</u> by Financial Institution clients within the reporting period (both incoming and outgoing), broken down by country of establishment (including domestic clients).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p> <p>If the country of establishment is unknown, please select country of establishment “Unknown” from the dropdown.</p>
42	Please provide the total value (in AED) of the assets under management for clients that are Financial Institutions broken down by country of establishment (including domestic clients).	<p>The reporting entity shall provide the sum of <u>assets under management</u> for clients that are Financial Institutions that are related to products or services that fall under the scope of AML/CFT regulation in the UAE, broken down by country of establishment.</p> <p>The value at the end of the reporting period should be used.</p> <p>If the country is unknown, please use select country “Unknown” from the dropdown.</p>
43	Please provide the total number of unique clients that are Banks.	<p>The reporting entity shall provide the <u>number of clients</u> that are Banks that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p>

Q #	Question Text	Instructions
44	Please provide the total number of transactions (both, incoming and outgoing) with banks (where the Bank is a client of your entity).	<p>The reporting entity shall provide the <u>number of transactions</u> (both, incoming and outgoing) within the reporting period, for clients that are Banks. Report data only for products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
45	Please provide the total value of funds transferred (both, incoming and outgoing), with Banks (where the Bank is a client of your entity), in AED.	<p>The reporting entity shall provide the value of <u>funds transferred</u> (both, incoming and outgoing) within the reporting period for clients that are Banks. Report data only for products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above.</p>
46	Please provide the total value (in AED) of assets under management for Banks (where the Bank is a client of your entity).	<p>The reporting entity shall provide the value of <u>asset under management</u> for clients that are Banks. Report data only for products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The value at the end of the reporting period should be used.</p> <p>Provide responses in AED.</p>
47	Please provide the total number of unique clients that are Money or value transfer services (MVTs) providers.	<p>The reporting entity shall provide the <u>number of clients</u> that are Money or Value Transfer Services (MVTs) providers that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p>
48	Please provide the total number of transactions (both, incoming and outgoing) with MVTs Providers (where the MVTs Provider is a client of your entity).	<p>The reporting entity shall provide the <u>number of transactions</u> (both, incoming and outgoing) within the reporting period, for clients that are MVTs Providers. Report data only for products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>

Q #	Question Text	Instructions
49	Please provide the total value of funds transferred (both, incoming and outgoing), with MVTs Providers (where the MVTs Provider is a client of your entity), in AED.	<p>The reporting entity shall provide the value of <u>funds transferred</u> (both, incoming and outgoing) within the reporting period, for clients that are MVTs Providers. Report data only for products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above.</p>
50	Please provide the total value (in AED) of assets under management for MVTs Providers (where the MVTs Provider is a client of your entity).	<p>The reporting entity shall provide the value of <u>asset under management</u> for clients that are MVTs Providers. Report data only for products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The value at the end of the reporting period should be used.</p> <p>Provide responses in AED.</p>
51	Please provide the total number of unique clients that are engaged in unregulated Monetary Intermediaries.	<p>The reporting entity shall provide the <u>number of clients</u> engaged in unregulated Monetary Intermediaries, that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p>
52	Please provide the total number of transactions (both, incoming and outgoing) with clients engaged in unregulated Monetary Intermediaries.	<p>The reporting entity shall provide the <u>number of transactions</u> (both, incoming and outgoing) within the reporting period, for clients that are engaged in unregulated Monetary Intermediaries that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
53	Please provide the total value of funds transferred (both, incoming and outgoing), with clients engaged in unregulated Monetary Intermediaries, in AED.	<p>The reporting entity shall provide the value of <u>funds transferred</u> (both, incoming and outgoing) within the reporting period, for clients that are engaged in unregulated Monetary Intermediaries. Report data only for products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above.</p>

Q #	Question Text	Instructions
54	Please provide the total value (in AED) of assets under management for unregulated Monetary Intermediaries (where the unregulated Monetary Intermediary is a client of your entity).	<p>The reporting entity shall provide the value of <u>asset under management</u> for clients that are unregulated Monetary Intermediaries. Report data only for products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The value at the end of the reporting period should be used.</p> <p>Provide responses in AED.</p>
55	Please provide the total number of unique clients that are Insurance Companies.	<p>The reporting entity shall provide the <u>number of clients</u> that are Insurance Companies that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p>
56	Please provide the total number of transactions (both, incoming and outgoing) with Insurance Companies (where the Insurance Company is a client of your entity).	<p>The reporting entity shall provide the <u>number of transactions</u> (both, incoming and outgoing) within the reporting period, for clients that are Insurance Companies. Report data only for products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
57	Please provide the total value of funds transferred (both, incoming and outgoing), with Insurance Companies (where the Insurance Company is a client of your entity), in AED.	<p>The reporting entity shall provide the value of <u>funds transferred</u> (both, incoming and outgoing) within the reporting period, for clients that are Insurance Companies. Report data only for products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above.</p>
58	Please provide the total value (in AED) of assets under management for Insurance Companies (where the Insurance Company is a client of your entity).	<p>The reporting entity shall provide the value of <u>asset under management</u> for clients that are Insurance Companies. Report data only for products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The value at the end of the reporting period should be used.</p> <p>Provide responses in AED.</p>

Q #	Question Text	Instructions
59	Please provide the total number of unique clients that are Securities Companies (which holds a license from SCA).	<p>The reporting entity shall provide the <u>number of clients</u> that are Securities Companies (which hold a license from SCA) that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p>
60	Please provide the total number of transactions (both, incoming and outgoing) with Securities Companies (where the Securities Company is a client of your entity).	<p>The reporting entity shall provide the <u>number of transactions</u> (both, incoming and outgoing) within the reporting period, for clients that are Securities Companies (which hold a license from SCA). Report data only for products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
61	Please provide the total value of funds transferred (both, incoming and outgoing), with Securities Companies (where the Securities Company is a client of your entity), in AED.	<p>The reporting entity shall provide the value of <u>funds transferred</u> (both, incoming and outgoing) within the reporting period, for clients that are Securities Companies (which hold a license from SCA). Report data only for products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above.</p>
62	Please provide the total value (in AED) of assets under management for Securities Companies (where the Securities Company is a client of your entity).	<p>The reporting entity shall provide the value of <u>asset under management</u> for clients that are Securities Companies (which hold a license from SCA). Report data only for products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The value at the end of the reporting period should be used.</p> <p>Provide responses in AED.</p>
63	Please provide the total number of unique clients that are Other Financial Institutions not mentioned above.	<p>The reporting entity shall provide the <u>number of clients</u> that are Other Financial Institutions not mentioned above. Report data only for products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p>



Q #	Question Text	Instructions
64	Please provide the total number of transactions (both, incoming and outgoing) for clients that are Other Financial Institutions.	<p>The reporting entity shall provide the <u>number of transactions</u> (both, incoming and outgoing) within the reporting period, for clients that are Other Financial Institutions. Report data only for products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
65	Please provide the total value of funds transferred (both, incoming and outgoing), with clients that are Other Financial Institutions, in AED.	<p>The reporting entity shall provide the value of <u>funds transferred</u> (both, incoming and outgoing) within the reporting period, for clients that are Other Financial Institutions. Report data only for products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above.</p>
66	Please provide the total value (in AED) of assets under management for clients that are Other Financial Institutions.	<p>The reporting entity shall provide the value of <u>asset under management</u> for clients that are Other Financial Institutions. Report data only for products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The value at the end of the reporting period should be used.</p> <p>Provide responses in AED.</p>
<b>1.7 Professional Investors</b>		
67	Does your entity have any Professional Investors as clients?	The reporting entity should disclose whether it has Professional Investors to whom the reporting entity provides products or services that fall under the scope of AML/CFT regulation in the UAE.
68	Please provide the total number of unique clients that are Professional Investors.	<p>The reporting entity shall provide the <u>number of clients</u> that are Professional Investors that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p>
69	Please provide the total number of transactions (both, incoming and outgoing) with Professional Investors (where the Professional Investors is a client of your entity).	<p>The reporting entity shall provide the <u>number of transactions</u> (both, incoming and outgoing) within the reporting period, for clients that are Professional Investors. Report data only for products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>

Q #	Question Text	Instructions
70	Please provide the total value of funds transferred (both, incoming and outgoing), with Professional Investors (where the Professional Investors is a client of your entity), in AED.	<p>The reporting entity shall provide the value of <u>funds transferred</u> (both, incoming and outgoing) within the reporting period, for clients that are Professional Investors. Report data only for products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above.</p>
71	Please provide the total value (in AED) of assets under management for Professional Investors (where the Professional Investors is a client of your entity).	<p>The reporting entity shall provide the value of <u>asset under management</u> for clients that are Professional Investors. Report data only for products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The value at the end of the reporting period should be used.</p> <p>Provide responses in AED.</p>
<b>1.8 Non-Profit Organizations</b>		
72	Does your entity have any Non- Profit Organizations (NPOs) as clients?	The reporting entity should disclose whether it has Non- Profit Organizations (NPOs) to whom the reporting entity provides products or services that fall under the scope of AML/CFT regulation in the UAE.
73	Please provide the total number of unique clients that are NPOs, broken down by country of establishment of the client (including domestic clients).	<p>The reporting entity shall provide the <u>number of unique clients</u> that are NPOs, broken down by country of establishment of the client (including domestic clients) that have used products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>If the country of establishment is unknown, please select country of establishment "Unknown" from the dropdown.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p> <p>The term "unique clients" denotes that while a client might have several accounts it should only be counted as one client.</p>
74	Please provide the total number of transactions (both, incoming and outgoing) with clients that are NPOs, broken down by country of establishment of the client (including domestic clients).	<p>The reporting entity shall provide the <u>number of transactions</u> (both, incoming and outgoing) within the reporting period with clients that are NPOs, broken down by country of establishment of the client (including domestic clients), that have used products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p> <p>If the country of establishment is unknown, please select country of establishment "Unknown" from the dropdown.</p>



Q #	Question Text	Instructions
75	Please provide the total value of funds transferred with clients that are NPOs, (both, incoming and outgoing), in AED, broken down by country of establishment of the client (including domestic clients).	<p>The reporting entity shall provide the sum of <u>funds transferred</u> by NPO clients within the reporting period (both incoming and outgoing), broken down by country of establishment of the client (including domestic clients).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p> <p>If the country of establishment is unknown, please select country of establishment "Unknown" from the dropdown.</p>
76	Please provide the total value (in AED) of the assets under management for clients that are NPOs broken down by country of establishment of the client (including domestic clients).	<p>The reporting entity shall provide the sum of <u>assets under management</u> of NPO clients, broken down by country of establishment of the client, that have used products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The value at the end of the reporting period should be used.</p> <p>If the country of establishment is unknown, please select country of establishment "Unknown" from the dropdown.</p>
<b>1.9 DNFBPs Real Estate Agents</b>		
77	Does your entity have any Real Estate Agents as clients?	The reporting entity should disclose whether it has Real Estate Agents to whom the reporting entity provides products or services that fall under the scope of AML/CFT regulation in the UAE.
78	Please provide the total number of unique clients that are Real Estate Agents, broken down by residency of the client (including domestic clients).	<p>The reporting entity shall provide the <u>number of clients</u> that are Real Estate Agents, broken down by Real Estate Agent's residency (including domestic clients), that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p> <p>The term "unique clients" denotes that while a client might have several accounts it should only be counted as one client.</p>
79	Please provide the total number of transactions (both, incoming and outgoing) with clients that are Real Estate Agents, broken down by residency of the client (including domestic clients).	<p>The reporting entity shall provide the total <u>number of transactions</u> by clients that are Real Estate Agents (both incoming and outgoing) for the reporting period, broken down by residency (including domestic clients), that have used products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The reporting entity is required to provide the exact number of transactions (both, incoming and outgoing) within the reporting period, irrespective of their monetary value. Please note that the question should capture the instances when the reporting entity (1) prepare for or (2) carry out</p>

Q #	Question Text	Instructions
		<p>transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p>
80	Please provide the total value of funds transferred with clients that are Real Estate Agents, (both, incoming and outgoing), in AED, broken down by residency of the client (including domestic clients).	<p>The reporting entity shall provide the sum of <u>funds transferred</u> by Real Estate Agents clients within the reporting period (both incoming and outgoing), broken down by the residency of the client.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p>
81	Please provide the total value (in AED) of the assets under management for clients that are Natural Persons, broken down by residency of the client (including domestic clients).	<p>The reporting entity shall provide the sum of <u>assets under management</u> of Real Estate Agent clients, broken down by residency of the client (including domestic clients), that are related to products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The value at the end of the reporting period should be used.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p>
<b>1.10 DNFBPs Lawyers and other Legal Prof.</b>		
82	Does your entity have any Lawyers or other Legal Professions as clients?	The reporting entity should disclose whether it has Lawyers or other Legal Professions to whom the reporting entity provides products or services that fall under the scope of AML/CFT regulation in the UAE.
83	Please provide the total number of unique clients that are Lawyers or other Legal Professions, broken down by residency of the client (including domestic clients).	<p>The reporting entity shall provide the <u>number of clients</u> that are Lawyers or other Legal Professions that use products or services that fall under the scope of AML/CFT regulation in the UAE, broken down by client residency (including domestic clients).</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p> <p>The term "unique clients" denotes that while a client might have several accounts it should only be counted as one client.</p>

Q #	Question Text	Instructions
84	Please provide the total number of transactions (both, incoming and outgoing) with clients that are Lawyers or other Legal Professions, broken down by residency of the client (including domestic clients).	<p>The reporting entity shall provide the total <u>number of transactions</u> (both incoming and outgoing) by clients that are Lawyers or other Legal Professions for the reporting period, broken down by residency (including domestic clients).</p> <p>The reporting entity is required to provide the exact number of transactions (both, incoming and outgoing) within the reporting period, irrespective of their monetary value. Please note that the question should capture the instances when the reporting entity (1) prepare for or (2) carry out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p>
85	Please provide the total value of funds transferred with clients that are Lawyers or other Legal Professions, (both, incoming and outgoing), in AED, broken down by residency of the client (including domestic clients).	<p>The reporting entity shall provide the sum of <u>funds transferred</u> by clients that are Lawyers or other Legal Professions clients within the reporting period (both incoming and outgoing), broken down by the residency of the client.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p>
86	Please provide the total value (in AED) of the assets under management for clients that are Lawyers or other Legal Professions, broken down by residency of the client (including domestic clients).	<p>The reporting entity shall provide the sum of <u>assets under management</u> of clients that are Lawyers or other Legal Professions, broken down by client residency (including domestic clients), that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The value at the end of the reporting period should be used.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p>

### 1.11 DNFBPs Dealers of Precious Metals & Stones

87	Does your entity have any Dealers in Precious Metals or Stones (DPMS) as clients?	The reporting entity should disclose whether it has Dealers in Precious Metals or Stones (DPMS) to whom the reporting entity provides products or services that fall under the scope of AML/CFT regulation in the UAE.
88	Please provide the total number of unique clients that are DPMS, broken down by residency of the client (including domestic clients).	<p>The reporting entity shall provide the <u>number of clients</u> that are DPMS, broken down by DPMS residency (including domestic clients), that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p>

Q #	Question Text	Instructions
		The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.
89	Please provide the total number of transactions (both, incoming and outgoing) with clients that are DPMS, broken down by residency of the client (including domestic clients).	<p>The reporting entity shall provide the total <u>number of transactions</u> by clients that are DPMS (both incoming and outgoing) for the reporting period, broken down by residency (including domestic clients).</p> <p>The reporting entity is required to provide the exact number of transactions (both, incoming and outgoing) within the reporting period, irrespective of their monetary value. Please note that the question should capture the instances when the reporting entity (1) prepare for or (2) carry out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p>
90	Please provide the total value of funds transferred with clients that are DPMS (both, incoming and outgoing), in AED, broken down by residency of the client (including domestic clients).	<p>The reporting entity shall provide the sum of <u>funds transferred</u> by DPMS clients within the reporting period (both incoming and outgoing), broken down by the nationality of the client.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p>
91	Please provide the total value (in AED) of the assets under management for clients that are DPMS, broken down by residency of the client (including domestic clients).	<p>The reporting entity shall provide the sum of <u>assets under management</u> of DPMS clients, broken down by client residency (including domestic clients) that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The value at the end of the reporting period should be used.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p>
<b>1.12 DNFBPs Trust and Company Service Providers</b>		
92	Does your entity have any Trust and company service providers (TCSPs) as clients?	The reporting entity should disclose whether it has Trust and company service providers (TCSPs) to whom the reporting entity provides products or services that fall under the scope of AML/CFT regulation in the UAE.

Q #	Question Text	Instructions
93	Please provide the total number of unique clients that are TCSPs, broken down by Country of Establishment of the client (including domestic clients).	<p>The reporting entity shall provide the <u>number of clients</u> that are TCSPs, broken down by Country of Establishment residency (including domestic clients), that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>If the residency is unknown, please select Country of Establishment "Unknown" from the dropdown.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p> <p>The term "unique clients" denotes that while a client might have several accounts it should only be counted as one client.</p>
94	Please provide the total number of transactions (both, incoming and outgoing) with clients that are TCSPs, broken down by Country of Establishment of the client (including domestic clients).	<p>The reporting entity shall provide the total <u>number of transactions</u> by TCSP clients (both incoming and outgoing) for the reporting period, broken down by TCSP Country of Establishment (including domestic clients).</p> <p>The reporting entity is required to provide the exact number of transactions (both, incoming and outgoing) within the reporting period, irrespective of their monetary value. Please note that the question should capture the instances when the reporting entity (1) prepare for or (2) carry out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p> <p>If the residency is unknown, please select Country of Establishment "Unknown" from the dropdown.</p>
95	Please provide the total value of funds transferred with clients that are TCSPs, (both, incoming and outgoing), in AED, broken down by Country of Establishment of the client (including domestic clients).	<p>The reporting entity shall provide the sum of <u>funds transferred</u> by TCSPs clients within the reporting period (both incoming and outgoing), broken down by TCSP Country of Establishment (including domestic clients).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p> <p>If the residency is unknown, please select Country of Establishment "Unknown" from the dropdown.</p>
96	Please provide the total value (in AED) of the assets under management for clients that are TCSPs, broken down by Country of Establishment of the client (including domestic clients).	<p>The reporting entity shall provide the sum of <u>assets under management</u> of clients that are TCSPs, broken down by TCSP Country of Establishment (including domestic clients), that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The value at the end of the reporting period should be used.</p> <p>If the residency is unknown, please select Country of Establishment "Unknown" from the dropdown.</p>

Q #	Question Text	Instructions
<b>1.13 DNFBPs Auditors / Accountants</b>		
97	Does your entity have any Auditors/Accountants as clients?	The reporting entity should disclose whether it has Auditors/Accountants to whom the reporting entity provides products or services that fall under the scope of AML/CFT regulation in the UAE.
98	Please provide the total number of unique clients that are Auditors/Accountants, broken down by residency of the client (including domestic clients).	<p>The reporting entity shall provide the <u>number of clients</u> that are Auditors/Accountants, broken down by Auditors/Accountants residency, that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p> <p>The term "unique clients" denotes that while a client might have several accounts it should only be counted as one client.</p>
99	Please provide the total number of transactions (both, incoming and outgoing) with clients that are Auditors/Accountants, broken down by residency of the client (including domestic clients).	<p>The reporting entity shall provide the total <u>number of transactions</u> by Auditor/Accountant clients (both incoming and outgoing) for the reporting period, broken down by client residency (including domestic clients).</p> <p>The reporting entity is required to provide the exact number of transactions (both, incoming and outgoing) within the reporting period, irrespective of their monetary value. Please note that the question should capture the instances when the reporting entity (1) prepare for or (2) carry out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p>
100	Please provide the total value of funds transferred with clients that are Auditors/Accountants, (both, incoming and outgoing), in AED, broken down by residency of the client (including domestic clients).	<p>The reporting entity shall provide the sum of <u>funds transferred</u> by Auditor/Accountant clients within the reporting period (both incoming and outgoing), broken down by the residency of the client (including domestic clients).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p>
101	Please provide the total value (in AED) of the assets under management for clients that	The reporting entity shall provide the sum of <u>assets under management</u> of Auditor/Accountant clients, broken down by client residency (including domestic clients), that use products or services that fall under the scope of



Q #	Question Text	Instructions
	are Auditors/Accountants, broken down by residency of the client (including domestic clients).	<p>AML/CFT regulation in the UAE.</p> <p>The value at the end of the reporting period should be used.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p>
<b>1.14 Other DNFBP types</b>		
102	Does your entity have any Other Designated Non-Financial Businesses and Professions (DNFBPs) as clients?	The reporting entity should disclose whether it has Other Designated Non-Financial Businesses and Professions (DNFBPs) to whom the reporting entity provides products or services that fall under the scope of AML/CFT regulation in the UAE.
103	Please provide the total number of unique clients that are Other DNFBPs, broken down by residency of the client (including domestic clients).	<p>The reporting entity shall provide the <u>number of clients</u> that are Other DNFBPs, broken down by Other DNFBP residency (including domestic clients), that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p> <p>The term "unique clients" denotes that while a client might have several accounts it should only be counted as one client.</p>
104	Please provide the total number of transactions (both, incoming and outgoing) with clients that are Other DNFBPs, broken down by residency of the client (including domestic clients).	<p>The reporting entity shall provide the total <u>number of transactions</u> by Other DNFBP clients (both incoming and outgoing) for the reporting period, broken down by residency (including domestic clients).</p> <p>The reporting entity is required to provide the exact number of transactions (both, incoming and outgoing) within the reporting period, irrespective of their monetary value. Please note that the question should capture the instances when the reporting entity (1) prepare for or (2) carry out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p>

Q #	Question Text	Instructions
105	Please provide the total value of funds transferred with clients that are other DNFBPs, (both, incoming and outgoing), in AED, broken down by residency of the client (including domestic clients).	<p>The reporting entity shall provide the sum of <u>funds transferred</u> with Other DNFBPs clients within the reporting period (both incoming and outgoing), broken down by client residency (including domestic clients).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p>
106	Please provide the total value (in AED) of the assets under management for clients that are other DNFBPs, broken down by residency of the client (including domestic clients).	<p>The reporting entity shall provide the sum of <u>assets under management</u> of Other DNFBP clients, broken down by client residency (including domestic clients), that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The value at the end of the reporting period should be used.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p>
107	Please specify the type of any Other DNFBP clients not mentioned in the previous questions that your entity has as clients (name all that apply), and any other relevant information about the above questions.	
<b>1.15 Politically Exposed Persons</b>		
108	Does your entity have any Politically Exposed Persons (PEPs) as clients?	The reporting entity should disclose whether it has Politically Exposed Persons (PEPs) to whom the reporting entity provides products or services that fall under the scope of AML/CFT regulation in the UAE.
109	Please provide the total number of unique clients that are PEPs, broken down by residency of the client (including domestic clients).	<p>The reporting entity shall provide the <u>number of clients</u> that are PEPs, broken down by client residency (including domestic clients), that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p> <p>The term "unique clients" denotes that while a client might have several accounts it should only be counted as one client.</p>



Q #	Question Text	Instructions
110	Please provide the total number of unique clients that are PEPs that are Employed by International Organizations	<p>The reporting entity shall provide the <u>number of clients</u> that are PEPs that are Employed by International Organizations that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p> <p>The term "unique clients" denotes that while a client might have several accounts it should only be counted as one client.</p>
111	Please provide the total number of transactions (both, incoming and outgoing) with clients that are PEPs, broken down by residency of the client (including domestic clients).	<p>The reporting entity shall provide the total <u>number of transactions</u> by PEP clients (both incoming and outgoing) for the reporting period, broken down by client residency (including domestic clients).</p> <p>The reporting entity is required to provide the exact number of transactions (both, incoming and outgoing) within the reporting period, irrespective of their monetary value. Please note that the question should capture the instances when the reporting entity (1) prepare for or (2) carry out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p>
112	Please provide the total value of funds transferred with clients that are PEPs, (both, incoming and outgoing), in AED, broken down by residency of the client (including domestic clients).	<p>The reporting entity shall provide the sum of <u>funds transferred</u> by PEP clients within the reporting period (both incoming and outgoing), broken down by the client residency.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p>
113	Please provide the total value (in AED) of the assets under management for clients that are PEPs, broken down by residency of the client (including domestic clients).	<p>The reporting entity shall provide the sum of <u>assets under management</u> of PEP clients that are related to products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The value at the end of the reporting period should be used.</p> <p>If the residency is unknown, please select residency "Unknown" from the dropdown.</p>

Q #	Question Text	Instructions
114	Please provide the total number of unique Beneficial Owners of Legal Persons/Arrangement clients that are PEPs, broken down by the nationality of the PEP.	<p>Please provide the total <u>number of unique Beneficial Owners</u> of Legal Persons/Arrangement clients that are Politically Exposed Persons, broken down by the nationality of the PEP.</p> <p>For the purpose of this question, Beneficial Owner should mean any Natural Person who owns or exercises effective ultimate control, directly or indirectly, over a client or the Natural Person who exercises effective ultimate control over a Legal Person or Legal Arrangement (for more information see definition under <a href="#">Federal Decree-law No. (20) of 2018, Article 1</a> and <a href="#">Cabinet Decision No. (58) of 2020, Article 5; Article 9</a>.</p> <p>If the nationality is unknown, please select nationality “Unknown” from the dropdown.</p> <p>The term “unique Beneficial Owners” denotes that while a Natural Person might be the Beneficial Owners of several Legal Persons/Arrangements it should only be counted as one.</p>
<b>1.16 High Net Worth Individuals</b>		
115	Does your entity have any high-net-worth individuals (HNWIs) as clients?	<p>The reporting entity shall disclose whether it has high-net-worth individuals as clients to whom the reporting entity provides products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>For the purposes of this survey, a High Net Worth Individual is a Natural Person who owns net assets - excluding the value of his main residence - of not less than AED (4) million. HNWI's are both Professional and non-Professional Investors that are Natural Persons fitting this criteria.</p>
116	Please provide the total number of unique clients that are HNWIs.	<p>The reporting entity shall provide the <u>number of clients</u> that are HNWIs that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p>
117	Please provide the total number of transactions (both, incoming and outgoing) with clients that are HNWIs.	<p>The reporting entity shall provide the total <u>number of transactions</u> of HNWI clients (both incoming and outgoing) for the reporting period.</p> <p>The reporting entity is required to provide the exact number of transactions (both, incoming and outgoing) within the reporting period, irrespective of their monetary value. Please note that the question should capture the instances when the reporting entity (1) prepare for or (2) carry out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>

Q #	Question Text	Instructions
118	Please provide the total value of funds transferred with clients that are HNWI's, (both, incoming and outgoing), in AED.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> by clients that are HNWI's within the reporting period (both incoming and outgoing).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p>
119	Please provide the total value (in AED) of the assets under management for clients that are HNWI's.	<p>The reporting entity shall provide the sum of <u>assets under management</u> of HNWI clients that are related to products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The value at the end of the reporting period should be used.</p>
<b>1.17 Complex Ownership Structure</b>		
120	Does your entity have any clients with complex ownership structures?	<p>The reporting entity shall indicate whether they have clients which have complex ownership structures, in that the reporting entity has difficulty in independently verifying the identity of the Beneficial Owner of the client.</p> <p>Refer to the definition of complex ownership structures.</p>
121	Please provide the total number of unique clients with complex ownership structures	<p>The reporting entity shall provide the <u>number of clients</u> with complex ownership structures that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p> <p>The term "unique clients" denotes that while a client might have several accounts it should only be counted as one client.</p>
122	Please provide the total number of transactions (both, incoming and outgoing) with clients with complex ownership structures.	<p>The reporting entity shall provide the total <u>number of transactions</u> of clients with complex ownership structures (both incoming and outgoing) for the reporting period.</p> <p>The reporting entity is required to provide the exact number of transactions (both, incoming and outgoing) within the reporting period, irrespective of their monetary value. Please note that the question should capture the instances when the reporting entity (1) prepare for or (2) carry out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
123	Please provide the total value of funds transferred with clients with complex ownership structures, (both, incoming and outgoing), in AED.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> by clients with complex ownership structures within the reporting period (both incoming and outgoing).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p>

Q #	Question Text	Instructions
124	Please provide the total value (in AED) of the assets under management for clients with complex ownership structures	The reporting entity shall provide the sum of <u>assets under management</u> of clients with complex ownership structures that are related to products or services that fall under the scope of AML/CFT regulation in the UAE.  The value at the end of the reporting period should be used.
<b>1.18 Nominee Shareholders/Directors</b>		
125	Does your entity have any Nominee Shareholders/Directors as clients?	The reporting entity shall disclose whether it has Nominee Shareholders/Directors to whom the reporting entity provides products or services that fall under the scope of AML/CFT regulation in the UAE.
126	Please provide the total number of unique clients that are Nominee Shareholders/Directors.	The reporting entity shall provide the <u>number of clients</u> that are Nominee Shareholders/Directors that use products or services that fall under the scope of AML/CFT regulation in the UAE.  Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.  The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.
127	Please provide the total number of transactions (both, incoming and outgoing) with clients that are Nominee Shareholders/Directors.	The reporting entity shall provide the total <u>number of transactions</u> of Nominee Shareholder/Director clients (both incoming and outgoing) for the reporting period.  The reporting entity is required to provide the exact number of transactions (both, incoming and outgoing) within the reporting period, irrespective of their monetary value. Please note that the question should capture the instances when the reporting entity (1) prepare for or (2) carry out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.
128	Please provide the total value of funds transferred with clients that are Nominee Shareholders/Directors, (both, incoming and outgoing), in AED.	The reporting entity shall provide the sum of <u>funds transferred</u> by clients that are Nominee Shareholders/Directors within the reporting period (both incoming and outgoing).  The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.
129	Please provide the total value (in AED) of the assets under management for clients that are Nominee Shareholders/Directors.	The reporting entity shall provide the sum of <u>assets under management</u> of Nominee Shareholder/Director clients that are related to products or services that fall under the scope of AML/CFT regulation in the UAE.  The value at the end of the reporting period should be used.

Q #	Question Text	Instructions
<b>1.19 Bearer Shares</b>		
130	Does your entity have any clients which are issuers, users or providers of Bearer?	The reporting entity shall disclose whether it has clients that themselves issue Bearer shares/instruments to whom the reporting entity provides products or services that fall under the scope of AML/CFT regulation in the UAE.
131	Please provide the total number of unique clients that are providers of Bearer Shares or other Bearer Instruments.	<p>The reporting entity shall provide the <u>number of clients</u> that are providers of Bearer Shares or other Bearer Instruments that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p>
132	Please provide the total number of transactions (both, incoming and outgoing) with clients that are providers of Bearer Shares or other Bearer Instruments.	<p>The reporting entity shall provide the total <u>number of transactions</u> with clients that are providers of Bearer Shares or other Bearer Instruments (both incoming and outgoing) for the reporting period.</p> <p>The reporting entity is required to provide the exact number of transactions (both, incoming and outgoing) within the reporting period, irrespective of their monetary value. Please note that the question should capture the instances when the reporting entity (1) prepare for or (2) carry out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
133	Please provide the total value of funds transferred with clients that are providers of Bearer Shares or other Bearer Instruments, (both, incoming and outgoing), in AED.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> by clients that are providers of Bearer Shares or other Bearer Instruments within the reporting period (both incoming and outgoing).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p>
134	Please provide the total value (in AED) of the assets under management for clients that are providers of Bearer Shares or other Bearer Instruments.	<p>The reporting entity shall provide the sum of <u>assets under management</u> of clients that are providers of Bearer Shares or other Bearer Instruments that are related to products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The value at the end of the reporting period should be used.</p>
<b>1.20 Special Purpose Vehicles</b>		
135	Does your entity have any Special Purpose Vehicles as clients?	The reporting entity shall disclose whether it has Special Purpose Vehicles (SPV) to whom the reporting entity provides products or services that fall under the scope of AML/CFT regulation in the UAE.

Q #	Question Text	Instructions
136	Please provide the total number of unique clients that are Special Purpose Vehicles.	<p>The reporting entity shall provide the <u>number of clients</u> that are SPV's that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p> <p>The term "unique clients" denotes that while a client might have several accounts it should only be counted as one client.</p>
137	Please provide the total number of transactions (both, incoming and outgoing) with clients that are Special Purpose Vehicles.	<p>The reporting entity shall provide the total <u>number of transactions</u> with SPV clients (both incoming and outgoing) for the reporting period.</p> <p>The reporting entity is required to provide the exact number of transactions (both, incoming and outgoing) within the reporting period, irrespective of their monetary value. Please note that the question should capture the instances when the reporting entity (1) prepare for or (2) carry out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
138	Please provide the total value of funds transferred with clients that are Special Purpose Vehicles, (both, incoming and outgoing), in AED.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> by clients that are SPV within the reporting period (both incoming and outgoing).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p>
139	Please provide the total value (in AED) of the assets under management for clients that are Special Purpose Vehicles.	<p>The reporting entity shall provide the sum of <u>assets under management</u> of SPV clients that are related to products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The value at the end of the reporting period should be used.</p>
<b>1.21 3rd Parties (persons on whose behalf the third party is acting)</b>		
140	Does your entity have any clients that are acting as 3rd Parties? (agents, intermediaries, virtual assets service providers, etc.)	<p>The reporting entity should disclose whether it has clients that are acting as 3rd Parties (agents, intermediaries, virtual assets service providers, etc.) to whom the reporting entity provides products or services that fall under the scope of AML/CFT regulation in the UAE.</p>



Q #	Question Text	Instructions
141	Please provide the total number of persons on whose behalf a third party is acting.	<p>The reporting entity should disclose the <u>number of clients</u> on whose behalf a third party is acting, that use products and services that fall under the scope of the AML/CFT regulations.</p> <p>If a 3rd Party has several persons on whose behalf they are acting, all of them must be counted.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p>
142	Please provide the total number of transactions (both, incoming and outgoing) by clients on whose behalf a third party is acting.	<p>The reporting entity shall provide the total <u>number of transactions</u> with clients on whose behalf a third party is acting (both incoming and outgoing) for the reporting period.</p> <p>The reporting entity is required to provide the exact number of transactions (both, incoming and outgoing) within the reporting period, irrespective of their monetary value. Please note that the question should capture the instances when the reporting entity (1) prepare for or (2) carry out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
143	Please provide the total value of funds transferred with clients on whose behalf a third party is acting, (both, incoming and outgoing), in AED.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> by clients on whose behalf a third party is acting within the reporting period (both incoming and outgoing).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p>
144	Please provide the total value (in AED) of the assets under management for clients on whose behalf a third party is acting.	<p>The reporting entity shall provide the sum of <u>assets under management</u> of clients on whose behalf a third party is acting, that are related to products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The value at the end of the reporting period should be used.</p>
<b>1.22 Virtual Assets</b>		
145	Does your entity have any exposure to Virtual Assets in any of the following forms: a) Clients that are Virtual Assets Service Providers b) Your entity accepts and/or makes transactions from/to clients in Virtual Assets c) Your entity invests in Virtual	<p>The reporting entity shall disclose whether or not the reporting entity has clients that are VASPs, accepts or makes payments to/from clients, or made investments in Virtual Assets or Virtual Asset Service Providers.</p> <p>This should include not only virtual assets related payments received or investments directly, but also payments involving third parties (agents, intermediaries, virtual assets service providers, etc.).</p>



Q #	Question Text	Instructions
	Assets or Virtual Assets Service Providers either itself or on behalf of the client?	
146	Does your entity accept payments from clients using Virtual Assets for the provision of products/services?	<p>The reporting entity should disclose whether or not the reporting entity has accepted payments from their clients for the provision of products/services in Virtual Assets.</p> <p>This should include not only Virtual Assets related payments received directly, but also payments involving third parties (agents, intermediaries, VASPs, etc.).</p>
147	Does your entity invest in Virtual Assets or Virtual Assets Service Providers on behalf of the client?	<p>The reporting entity should disclose whether or not the reporting entity invests in Virtual Assets or VASPs on behalf of the client.</p> <p>This should include not only virtual assets investments directly, but also payments involving third parties (agents, intermediaries, VASPs, etc.).</p>
148	<p>Please provide the total number of clients engaged in virtual assets; Client engagement being when your entity either:</p> <p>a) Accepted and/or made transactions from/to clients in Virtual Assets, or</p> <p>b) Invested in Virtual Assets or Virtual Assets Service Providers on behalf of the client.</p>	<p>The reporting entity shall provide the total <u>number of unique clients</u> engaged in virtual assets where your entity either accepted and/or made transactions from/to clients in Virtual Assets, or invested in Virtual Assets or Virtual Assets Service Providers on behalf of the client, that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The term “unique clients” denotes that while a client might have several accounts or both conduct transactions and make investments in Virtual Assets, it should only be counted as one client.</p>
149	<p>Please provide the total number of transactions by clients engaged in virtual assets; Client engagement being when your entity either:</p> <p>a) Accepted and/or made transactions from/to clients in Virtual Assets, or</p> <p>b) Invested in Virtual Assets or Virtual Assets Service Providers on behalf of the client.</p>	<p>The reporting entity shall provide the <u>number of transactions</u> with clients engaged in Virtual Assets; where your entity either accepted and/or made transactions from/to clients in Virtual Assets, or invested in Virtual Assets or Virtual Assets Service Providers on behalf of the client.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>

Q #	Question Text	Instructions
150	Please provide the total value of funds transferred (both, incoming and outgoing), in AED, with clients engaged in Virtual Assets; Client engagement being when your entity either: a) Accepted and/or made transactions from/to clients in Virtual Assets, or b) Invested in Virtual Assets or Virtual Assets Service Providers on behalf of the client.	The reporting entity shall provide the sum of <u>funds transferred</u> by clients engaged in Virtual Assets, both incoming and outgoing, where your entity either accepted and/or made transactions from/to clients in Virtual Assets, or invested in Virtual Assets or Virtual Assets Service Providers on behalf of the client.  The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED. The value of transferred funds in any form of Virtual Assets should be converted to AED using the conversion rate at the time of transaction.
151	Please provide the total value (in AED) of the assets under management for clients engaged in Virtual Assets; Client engagement being when your entity either: a) Accepted and/or made transactions from/to clients in Virtual Assets, or b) Invested in Virtual Assets or Virtual Assets Service Providers on behalf of the client.	The reporting entity shall provide the sum of <u>assets under management</u> of clients that engaged in Virtual Assets, that are related to products or services that fall under the scope of AML/CFT regulation in the UAE.  The value at the end of the reporting period should be used.
152	What suitability criteria are considered before allowing a client to invest or use Virtual Assets?	Please describe the suitability criteria examined before allowing a client to either: a) Accept and/or make transactions from/to clients in Virtual Assets, or B) Invest in Virtual Assets or Virtual Assets service providers on behalf of the client.  If separate criteria for the transaction types both should be described.
153	Does your entity allow for clients to use Virtual Assets as collateral or leverage for conducting investments with your entity?	
154	Do any clients engage in Virtual Assets as a business?	The reporting entity should disclose whether it has clients that are virtual assets service providers to whom the reporting entity provides products or services that fall under the scope of AML/CFT regulation in the UAE.
<b>1.23 Casinos and Gambling</b>		
155	Does your entity have any clients that are engaged in Casinos/Gambling?	The reporting entity shall disclose whether it has clients that are engaged in Casinos/Gambling to whom the reporting entity provides products or services that fall under the scope of AML/CFT regulation in the UAE.

Q #	Question Text	Instructions
156	Please provide the total number of unique clients that are engaged in Casinos/Gambling, broken down by residency of the client/country of establishment.	<p>The reporting entity shall provide the <u>number of clients</u> that are engaged in Casinos/Gambling, broken down by the residency of the client/country of establishment, that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p> <p>If the residency/country of establishment is unknown, select residency/country of establishment “Unknown” from the drop down.</p>
157	Please provide the total number of transactions (both, incoming and outgoing) with clients that are engaged in Casinos/Gambling, broken down by residency of the client/country of establishment.	<p>The reporting entity shall provide the total <u>number of transactions</u> by clients that are engaged in Casinos/Gambling (both incoming and outgoing) for the reporting period, broken down by the residency of the client/country of establishment.</p> <p>If the residency/country of establishment is unknown, select residency/country of establishment “Unknown” from the drop down.</p> <p>The reporting entity is required to provide the exact number of transactions (both, incoming and outgoing) within the reporting period, irrespective of their monetary value. Please note that the question should capture the instances when the reporting entity (1) prepare for or (2) carry out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
158	Please provide the total value of funds transferred with clients that are engaged in Casinos/Gambling (both, incoming and outgoing), in AED, broken down by residency of the client/country of establishment.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> with clients that are engaged in Casinos/Gambling within the reporting period (both incoming and outgoing), broken down by the residency of the client/country of establishment.</p> <p>If the residency/country of establishment is unknown, select residency/country of establishment “Unknown” from the drop down.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p>
159	Please provide the total value (in AED) of the assets under management for clients that are engaged in Casinos/Gambling, broken down by residency of the client/country of establishment.	<p>The reporting entity shall provide the sum of <u>assets under management</u> of clients engaged in Casinos/Gambling that are related to products or services that fall under the scope of AML/CFT regulation in the UAE, broken down by the residency of the client/country of establishment.</p> <p>The value at the end of the reporting period should be used.</p>

Q #	Question Text	Instructions
		If the residency/country of establishment is unknown, select residency/country of establishment “Unknown” from the drop down.
<b>1.24 Prepaid Cards</b>		
160	Does your entity have any clients that are providers of or accept payments from Anonymous Prepaid Cards / Cards with high CDD Threshold?	<p>The reporting entity shall disclose whether it has clients that are providers of or accept payments from Anonymous Prepaid Cards / Cards with high CDD Threshold.</p> <p>Report data only for products or services that fall under the scope of AML/CFT regulation in the UAE.</p>
161	Please provide the total number of unique clients that are providers of or accept payments from Anonymous Prepaid Cards / Cards with a high CDD Threshold.	<p>The reporting entity shall provide the <u>number of clients</u> that are providers of or accept payments from Anonymous Prepaid Cards / Cards with high CDD Threshold, that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p>
162	Please provide the total number of transactions (both, incoming and outgoing) with clients that are providers of or accept payments from Anonymous Prepaid Cards / Cards with high CDD Threshold	<p>The reporting entity shall provide the total <u>number of transactions</u> by clients that are providers of or accept payment from Anonymous Prepaid Cards / Cards with a high CDD Threshold (both incoming and outgoing) for the reporting period.</p> <p>The reporting entity is required to provide the exact number of transactions (both, incoming and outgoing) within the reporting period, irrespective of their monetary value. Please note that the question should capture the instances when the reporting entity (1) prepare for or (2) carry out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
163	Please provide the total value of funds transferred with clients that are providers of or accept payments from Anonymous Prepaid Cards / Cards with high CDD Threshold (both, incoming and outgoing), in AED.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> with clients that are providers of or accept payments from Anonymous Prepaid Cards / Cards with high CDD Threshold within the reporting period (both incoming and outgoing).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p>
164	Please provide the total value (in AED) of the assets under management for clients that are providers of or accept payments from Anonymous Prepaid Cards / Cards with high CDD Threshold	<p>The reporting entity shall provide the sum of <u>assets under management</u> of clients that are providers of or accept payments from Anonymous Prepaid Cards / Cards with high CDD Threshold, that are related to products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The value at the end of the reporting period should be used.</p>

Q #	Question Text	Instructions
<b>1.25 Art and Antiques</b>		
165	Does your entity have any clients that are engaged in Art and Antiques?	The reporting entity shall disclose whether it has clients that are engaged in Art and Antiques to whom the reporting entity provides products or services that fall under the scope of AML/CFT regulation in the UAE.
166	Please provide the total number of unique clients that are engaged in Art and Antiques?	<p>The reporting entity shall provide the <u>number of clients</u> that are engaged in Art and Antiques, that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should <u>only</u> be counted as one client.</p>
167	Please provide the total number of transactions (both, incoming and outgoing) with clients that are engaged in Art and Antiques.	<p>The reporting entity shall provide the total <u>number of transactions</u> by clients that are engaged in Art and Antiques (both incoming and outgoing) for the reporting period.</p> <p>The reporting entity is required to provide the exact number of transactions (both, incoming and outgoing) within the reporting period, irrespective of their monetary value. Please note that the question should capture the instances when the reporting entity (1) prepare for or (2) carry out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
168	Please provide the total value of funds transferred with clients that are engaged in Art and Antiques (both, incoming and outgoing), in AED.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> with clients that are engaged in Art and Antiques within the reporting period (both incoming and outgoing).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p>
169	Please provide the total value (in AED) of the assets under management for clients that are engaged in Art and Antiques.	<p>The reporting entity shall provide the sum of <u>assets under management</u> of for clients that are engaged in Art and Antiques, that are related to products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The value at the end of the reporting period should be used.</p>
<b>1.26 Defense / Arms</b>		
170	Does your entity have any clients that are engaged in Defense/Arms?	The reporting entity shall disclose whether it has clients that are engaged in Defense/Arms to whom the reporting entity provides products or services that fall under the scope of AML/CFT regulation in the UAE.

Q #	Question Text	Instructions
171	Please provide the total number of unique clients that are engaged in Defense/Arms.	<p>The reporting entity shall provide the <u>number of clients</u> that are engaged in Defense/Arms, that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p>
172	Please provide the total number of transactions (both, incoming and outgoing) with clients that are engaged in Defense/Arms.	<p>The reporting entity shall provide the total <u>number of transactions</u> by Clients that are engaged in Defense/Arms (both incoming and outgoing) for the reporting period.</p> <p>The reporting entity is required to provide the exact number of transactions (both, incoming and outgoing) within the reporting period, irrespective of their monetary value. Please note that the question should capture the instances when the reporting entity (1) prepare for or (2) carry out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
173	Please provide the total value of funds transferred with clients that are engaged in Defense/Arms (both, incoming and outgoing), in AED.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> with clients that are engaged in Defense/Arms within the reporting period (both incoming and outgoing).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p>
174	Please provide the total value (in AED) of the assets under management for clients that are engaged in Defense/Arms.	<p>The reporting entity shall provide the sum of <u>assets under management</u> of clients that are engaged in Defense/Arms, that are related to products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The value at the end of the reporting period should be used.</p>
<b>1.27 Import-Export</b>		
175	Does your entity have any clients that are engaged in Import-Export?	The reporting entity shall disclose whether it has clients that are engaged in Import-Export to whom the reporting entity provides products or services that fall under the scope of AML/CFT regulation in the UAE.
176	Please provide the total number of unique clients that are engaged in Import-Export.	<p>The reporting entity shall provide the <u>number of clients</u> that are engaged in Import-Export, that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p>



Q #	Question Text	Instructions
		The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.
177	Please provide the total number of transactions (both, incoming and outgoing) with clients that are engaged in Import-Export.	<p>The reporting entity shall provide the total <u>number of transactions</u> by clients that are engaged in Import-Export (both incoming and outgoing) for the reporting period.</p> <p>The reporting entity is required to provide the exact number of transactions (both, incoming and outgoing) within the reporting period, irrespective of their monetary value. Please note that the question should capture the instances when the reporting entity (1) prepare for or (2) carry out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
178	Please provide the total value of funds transferred with clients that are engaged in Import-Export (both, incoming and outgoing), in AED.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> with clients that are engaged in Import-Export within the reporting period (both incoming and outgoing).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p>
179	Please provide the total value (in AED) of the assets under management for clients that are engaged in Import-Export.	<p>The reporting entity shall provide the sum of <u>assets under management</u> of clients that are engaged in Import-Export, that are related to products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The value at the end of the reporting period should be used.</p>
<b>1.28 Real Estate Development</b>		
180	Does your entity have any clients that are engaged in Construction/Real Estate Development?	The reporting entity shall disclose whether it has clients that are engaged in Construction/Real Estate Development to whom the reporting entity provides products or services that fall under the scope of AML/CFT regulation in the UAE.
181	Please provide the total number of unique clients that are engaged in Construction/Real Estate Development.	<p>The reporting entity shall provide the <u>number of clients</u> that are engaged in Construction/Real Estate Development, that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p>
182	Please provide the total number of transactions (both, incoming and outgoing) with clients that are engaged in	The reporting entity shall provide the total <u>number of transactions</u> by clients that are engaged in Construction/Real Estate Development (both incoming and outgoing) for the reporting period.



Q #	Question Text	Instructions
	Construction/Real Estate Development.	The reporting entity is required to provide the exact number of transactions (both, incoming and outgoing) within the reporting period, irrespective of their monetary value. Please note that the question should capture the instances when the reporting entity (1) prepare for or (2) carry out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.
183	Please provide the total value of funds transferred with clients that are engaged in Construction/Real Estate Development (both, incoming and outgoing), in AED.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> with clients that are engaged in Construction/Real Estate Development within the reporting period (both incoming and outgoing).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p>
184	Please provide the total value (in AED) of the assets under management for clients that are engaged in Construction/Real Estate Development.	<p>The reporting entity shall provide the sum of <u>assets under management</u> of clients engaged in Construction/Real Estate Development, that are related to products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The value at the end of the reporting period should be used.</p>
<b>1.29 Oil &amp; Gas</b>		
185	Does your entity have any clients that are engaged in Oil & Gas?	The reporting entity shall disclose whether it has clients that are engaged in Oil & Gas to whom the reporting entity provides products or services that fall under the scope of AML/CFT regulation in the UAE.
186	Please provide the total number of unique clients that are engaged in Oil & Gas.	<p>The reporting entity shall provide the <u>number of clients</u> that are engaged in Oil &amp; Gas, that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p>
187	Please provide the total number of transactions (both, incoming and outgoing) with clients that are engaged in Oil & Gas.	<p>The reporting entity shall provide the total <u>number of transactions</u> by clients that are engaged in Oil &amp; Gas (both incoming and outgoing) for the reporting period.</p> <p>The reporting entity is required to provide the exact number of transactions (both, incoming and outgoing) within the reporting period, irrespective of their monetary value. Please note that the question should capture the instances when the reporting entity (1) prepare for or (2) carry out transactions for the clients concerning the activities mentioned above. No</p>

Q #	Question Text	Instructions
		monetary values need to be calculated, please provide the number of transactions only.
188	Please provide the total value of funds transferred with clients that are engaged in Oil & Gas (both, incoming and outgoing), in AED.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> by clients that are engaged in Oil &amp; Gas within the reporting period (both incoming and outgoing).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p>
189	Please provide the total value (in AED) of the assets under management for clients that are engaged in Oil & Gas.	<p>The reporting entity shall provide the sum of <u>assets under management</u> of clients that are engaged in Oil &amp; Gas, that are related to products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The value at the end of the reporting period should be used.</p>
<b>1.30 High Value Goods</b>		
190	Does your entity have any clients that are engaged in dealing with High-Value Goods?	The reporting entity shall disclose whether it has clients that are engaged in dealing with High-Value Goods to whom the reporting entity provides products or services that fall under the scope of AML/CFT regulation in the UAE.
191	Please provide the total number of unique clients that are engaged in dealing with High-Value Goods.	<p>The reporting entity shall provide the <u>number of clients</u> that are engaged in dealing with High-Value Goods, that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p>
192	Please provide the total number of transactions (both, incoming and outgoing) with clients that are engaged in dealing with High-Value Goods.	<p>The reporting entity shall provide the total <u>number of transactions</u> by clients that are engaged in dealing with High-Value Goods (both incoming and outgoing) for the reporting period.</p> <p>The reporting entity is required to provide the exact number of transactions (both, incoming and outgoing) within the reporting period, irrespective of their monetary value. Please note that the question should capture the instances when the reporting entity (1) prepare for or (2) carry out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
193	Please provide the total value of funds transferred with clients that are engaged in dealing with High-Value Goods (both, incoming and outgoing), in AED.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> with clients that are engaged in dealing with High-Value Goods within the reporting period (both incoming and outgoing).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED</p>

Q #	Question Text	Instructions
194	Please provide the total value (in AED) of the assets under management for clients that are engaged in dealing with High-Value Goods.	The reporting entity shall provide the sum of assets under management of clients that are engaged in dealing with High-Value Goods, that are related to products or services that fall under the scope of AML/CFT regulation in the UAE.  The value at the end of the reporting period should be used.
<b>1.31 Cash Intensive Businesses</b>		
195	Does your entity have any clients that are engaged in Cash Intensive Business (such as bars, restaurants)?	The reporting entity shall disclose whether it has clients that are engaged in Cash Intensive Business (such as bars, restaurants) to whom the reporting entity provides products or services that fall under the scope of AML/CFT regulation in the UAE.
196	Please provide the total number of unique clients that are engaged in Cash Intensive Business, broken down by residency of the client/country of establishment.	The reporting entity shall provide the <u>number of clients</u> that are engaged in Cash Intensive Business, that use products or services that fall under the scope of AML/CFT regulation in the UAE, broken down by the residency of the client/country of establishment.  If the residency/country of establishment is unknown, select residency/country of establishment "Unknown" from the drop down.  Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.  The term "unique clients" denotes that while a client might have several accounts it should only be counted as one client.
197	Please provide the total number of transactions (both, incoming and outgoing) with clients that are engaged in Cash Intensive Business, broken down by residency of the client/country of establishment.	The reporting entity shall provide the total <u>number of transactions</u> by clients that are engaged in Cash Intensive Business (both incoming and outgoing) for the reporting period, broken down by the residency of the client/country of establishment.  If the residency/country of establishment is unknown, select residency/country of establishment "Unknown" from the drop down.  The reporting entity is required to provide the exact number of transactions (both, incoming and outgoing) within the reporting period, irrespective of their monetary value. Please note that the question should capture the instances when the reporting entity (1) prepare for or (2) carry out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.
198	Please provide the total value of funds transferred with clients that are engaged in Cash Intensive Business (both, incoming and outgoing), in AED, broken down by	The reporting entity shall provide the sum of <u>funds transferred</u> with clients that are engaged in Cash Intensive Business within the reporting period (both incoming and outgoing), broken down by the residency of the client/country of establishment.  If the residency/country of establishment is unknown, select residency/country of establishment "Unknown" from the drop down.

Q #	Question Text	Instructions
	residency of the client/country of establishment.	The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.
199	Please provide the total value (in AED) of the assets under management for clients that are engaged in Cash Intensive Business, broken down by residency of the client/country of establishment.	<p>The reporting entity shall provide the sum of <u>assets under management</u> of clients that are engaged in Cash Intensive Business, that are related to products or services that fall under the scope of AML/CFT regulation in the UAE, broken down by the residency of the client/country of establishment.</p> <p>The value at the end of the reporting period should be used.</p> <p>If the residency/country of establishment is unknown, select residency/country of establishment "Unknown" from the drop down.</p>
<b>1.32 Luxury Vehicles</b>		
200	Does your entity have any clients that are engaged in Luxury Vehicles?	The reporting entity shall disclose whether it has clients that are engaged in Luxury Vehicles to whom the reporting entity provides products or services that fall under the scope of AML/CFT regulation in the UAE.
201	Please provide the total number of unique clients that are engaged in Luxury Vehicles.	<p>The reporting entity shall provide the <u>number of clients</u> that are engaged in Luxury Vehicles, that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p> <p>The term "unique clients" denotes that while a client might have several accounts it should only be counted as one client.</p>
202	Please provide the total number of transactions (both, incoming and outgoing) with clients that are engaged in Luxury Vehicles.	<p>The reporting entity shall provide the total <u>number of transactions</u> by clients that are engaged in Luxury Vehicles (both incoming and outgoing) for the reporting period.</p> <p>The reporting entity is required to provide the exact number of transactions (both, incoming and outgoing) within the reporting period, irrespective of their monetary value. Please note that the question should capture the instances when the reporting entity (1) prepare for or (2) carry out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
203	Please provide the total value of funds transferred with clients that are engaged in Luxury Vehicles (both, incoming and outgoing), in AED.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> with clients that are engaged in Luxury Vehicles within the reporting period (both incoming and outgoing).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p>
204	Please provide the total value (in AED) of the assets under	The reporting entity shall provide the sum of <u>assets under management</u> of clients that are engaged in Luxury Vehicles, that are related to products or

Q #	Question Text	Instructions
	management for clients that are engaged in Luxury Vehicles.	services that fall under the scope of AML/CFT regulation in the UAE.  The value at the end of the reporting period should be used.
<b>1.33 Auction Houses</b>		
205	Does your entity have any clients that are engaged in Auction Houses?	The reporting entity shall disclose whether it has clients that are engaged in Auction Houses to whom the reporting entity provides products or services that fall under the scope of AML/CFT regulation in the UAE.
206	Please provide the total number of unique clients that are engaged in Auction Houses.	The reporting entity shall provide the <u>number of clients</u> that are engaged in Auction Houses, that use products or services that fall under the scope of AML/CFT regulation in the UAE.  Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.  The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.
207	Please provide the total number of transactions (both, incoming and outgoing) with clients that are engaged in Auction Houses.	The reporting entity shall provide the total <u>number of transactions</u> by clients that are engaged in Auction Houses (both incoming and outgoing) for the reporting period.  The reporting entity is required to provide the exact number of transactions (both, incoming and outgoing) within the reporting period, irrespective of their monetary value. Please note that the question should capture the instances when the reporting entity (1) prepare for or (2) carry out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.
208	Please provide the total value of funds transferred with clients that are engaged in Auction Houses (both, incoming and outgoing), in AED.	The reporting entity shall provide the sum of <u>funds transferred</u> with clients that are engaged in Auction Houses within the reporting period (both incoming and outgoing).  The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.
209	Please provide the total value (in AED) of the assets under management for clients that are engaged in Auction Houses.	The reporting entity shall provide the sum of <u>assets under management</u> of clients that are engaged in Auction Houses, that are related to products or services that fall under the scope of AML/CFT regulation in the UAE.  The value at the end of the reporting period should be used.
<b>1.34 Forex</b>		
210	Does your entity have any clients that engaged in Forex as either investment or	The reporting entity shall disclose whether it has clients that are engaged in Forex as either investment or trading to whom the reporting entity provides products or services that fall under the scope of AML/CFT regulation in the UAE.

Q #	Question Text	Instructions
	trading activity?	
211	Please provide the total number of unique clients that engaged in Forex as either investment or trading activity during the reporting period.	<p>The reporting entity shall provide the <u>number of clients</u> that are engaged in Forex as either investment or trading, that use products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>Only clients that are active for the reporting period or were at some point active during the reporting period should be reported.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p>
212	Please provide the total number of transactions (both, incoming and outgoing) by clients engaged in Forex as either investment or trading activity.	<p>The reporting entity shall provide the total <u>number of transactions</u> by clients that are engaged in Forex as either investment or trading activity (both incoming and outgoing) for the reporting period.</p> <p>The reporting entity is required to provide the exact number of transactions (both, incoming and outgoing) within the reporting period, irrespective of their monetary value. Please note that the question should capture the instances when the reporting entity (1) prepare for or (2) carry out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
213	Please provide the total number of transactions (both, incoming and outgoing) by clients engaged in Forex as either investment or trading activity.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> with clients that are engaged in Forex as either investment or trading activity within the reporting period (both incoming and outgoing).</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p>
214	Please provide the total value (in AED) of the assets under management for clients engaged in Forex as either investment or trading activity.	<p>The reporting entity shall provide the sum of <u>assets under management</u> of clients that are engaged in Forex as either investment or trading activity, that are related to products or services that fall under the scope of AML/CFT regulation in the UAE.</p> <p>The value at the end of the reporting period should be used.</p>
215	Please use this space to provide additional info or feedback from this section. If none, state 'none'	



Q #	Question Text	Instructions
<b>2 Products &amp; Services Risk</b>		
<b>2.1 All SCA Activities Transactions</b>		
216	Please provide the total number of incoming transactions from clients.	<p>The reporting entity shall provide the <u>number of incoming transactions</u> within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
217	Please provide the total value of incoming funds transferred from clients, in AED.	<p>The reporting entity shall provide the sum of <u>incoming funds transferred</u> from clients within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide answers in AED.</p>
218	Please provide the total number of outgoing transactions from clients.	<p>The reporting entity shall provide the <u>number of outgoing transactions</u> within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
219	Please provide the total value of incoming funds transferred from clients, in AED.	<p>The reporting entity shall provide the sum of <u>outgoing funds transferred</u> from clients within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide answers in AED.</p>
<b>2.2 Securities Types of Business</b>		
220	Does your establishment provide securities products in the form of Shares and/or Bonds?	The reporting entity shall disclose whether it provides securities products to clients in the form of Shares and/or Bonds.
221	Please provide the total number of transactions (both bought and sold) in the form of Shares and/or Bonds.	The reporting entity shall provide the total <u>number of transactions</u> for both buying and selling of Shares and/or Bonds for the reporting period.
222	Please provide the total value of funds transferred, both buying and selling, of Shares and/or Bonds, in AED.	The reporting entity shall provide the total sum of <u>funds transferred</u> for both buying and selling of Shares and/or Bonds within the reporting period.
223	Does your establishment provide securities products in	The reporting entity should disclose whether it provides securities products to clients in the form of Futures and/or Options Contracts.



Q #	Question Text	Instructions
	the form of Futures and/or Options Contracts?	
224	Please provide the total number of transactions (both bought and sold) in the form of Futures and/or Options Contracts.	The reporting entity shall provide the total <u>number of transactions</u> for both buying and selling of Futures and/or Options Contracts for the reporting period.
225	Please provide the total value of funds transferred, both buying and selling, of Futures and/or Options Contracts, in AED.	The reporting entity shall provide the total sum of <u>funds transferred</u> for both buying and selling of Futures and/or Options Contracts within the reporting period.
226	Does your establishment provide securities products in the form of Central Clearing - Commodities?	The reporting entity should disclose whether it provides securities products to clients in the form of Central Clearing - Commodities.
227	Please provide the total number of transactions (both bought and sold) in the form of Central Clearing - Commodities.	The reporting entity shall provide the total <u>number of transactions</u> for both buying and selling of Central Clearing - Commodities for the reporting period.
228	Please provide the total value of funds transferred, both buying and selling, of Central Clearing - Commodities, in AED.	The reporting entity shall provide the total sum of <u>funds transferred</u> for both buying and selling of Central Clearing - Commodities within the reporting period.
229	Does your establishment provide securities products in the form of Central Clearing - Securities?	The reporting entity should disclose whether it provides securities products to clients in the form of Central Clearing - Securities.
230	Please provide the total number of transactions (both bought and sold) in the form of Central Clearing - Securities.	The reporting entity shall provide the total <u>number of transactions</u> for both buying and selling of Central Clearing - Securities for the reporting period.
231	Please provide the total value of funds transferred, both buying and selling, of Central Clearing - Securities, in AED.	The reporting entity shall provide the total sum of <u>funds transferred</u> for both buying and selling of Central Clearing - Securities within the reporting period.
232	Does your establishment provide securities products in the form of Securities Brokerage - Trading?	The reporting entity should disclose whether it provides securities products to clients in the form of Securities Brokerage - Trading.
233	Please provide the total number of transactions (both bought and sold) in the form	The reporting entity shall provide the total <u>number of transactions</u> for both buying and selling of Securities Brokerage - Trading for the reporting period.

Q #	Question Text	Instructions
	of Securities Brokerage - Trading.	
234	Please provide the total value of funds transferred, both buying and selling, of Securities Brokerage - Trading, in AED.	The reporting entity shall provide the total sum of <u>funds transferred</u> for both buying and selling of Securities Brokerage - Trading within the reporting period.
235	Does your establishment provide securities products in the form of Securities Brokerage - Clearing?	The reporting entity should disclose whether it provides securities products to clients in the form of Securities Brokerage - Clearing.
236	Please provide the total number of transactions (both bought and sold) in the form of Securities Brokerage - Clearing.	The reporting entity shall provide the total <u>number of transactions</u> for both buying and selling of Securities Brokerage - Clearing for the reporting period.
237	Please provide the total value of funds transferred, both buying and selling, of Securities Brokerage - Clearing, in AED.	The reporting entity shall provide the total sum of <u>funds transferred</u> for both buying and selling of Securities Brokerage - Clearing within the reporting period.
238	Does your establishment provide securities products in the form of Commodity Brokerage - Trading?	The reporting entity should disclose whether it provides securities products to clients in the form of Commodity Brokerage - Trading.
239	Please provide the total number of transactions (both bought and sold) in the form of Commodity Brokerage - Trading.	The reporting entity shall provide the total <u>number of transactions</u> for both buying and selling of Commodity Brokerage - Trading for the reporting period.
240	Please provide the total value of funds transferred, both buying and selling, of Commodity Brokerage - Trading, in AED.	The reporting entity shall provide the total sum of <u>funds transferred</u> for both buying and selling of Commodity Brokerage - Trading within the reporting period.
241	Does your establishment provide securities products in the form of Commodity Brokerage - Clearing?	The reporting entity should disclose whether it provides securities products to clients in the form of Commodity Brokerage - Clearing.
242	Please provide the total number of transactions (both bought and sold) in the form of Commodity Brokerage - Clearing.	The reporting entity shall provide the total <u>number of transactions</u> for both buying and selling of Commodity Brokerage - Clearing for the reporting period.

Q #	Question Text	Instructions
243	Please provide the total value of funds transferred, both buying and selling, of Commodity Brokerage - Clearing, in AED.	The reporting entity shall provide the total sum of <u>funds transferred</u> for both buying and selling of Commodity Brokerage - Clearing within the reporting period.
244	Does your establishment provide securities products in the form of Financial Consultation and Financial Analysis?	The reporting entity should disclose whether it provides securities products to clients in the form of Financial Consultation and Financial Analysis.
245	Please provide the total number of transactions (both bought and sold) in the form of Financial Consultation and Financial Analysis.	The reporting entity shall provide the total <u>number of transactions</u> for both buying and selling of Financial Consultation and Financial Analysis for the reporting period.
246	Please provide the total value of funds transferred, both buying and selling, of Financial Consultation and Financial Analysis, in AED.	The reporting entity shall provide the total sum of <u>funds transferred</u> for both buying and selling of Financial Consultation and Financial Analysis within the reporting period.
247	Does your establishment provide securities products in the form of Custody of Securities?	The reporting entity should disclose whether it provides securities products to clients in the form of Custody of Securities.
248	Please provide the total number of transactions (both bought and sold) in the form of Custody of Securities.	The reporting entity shall provide the total <u>number of transactions</u> for both buying and selling of Custody of Securities for the reporting period.
249	Please provide the total value of funds transferred, both buying and selling, of Custody of Securities, in AED.	The reporting entity shall provide the total sum of <u>funds transferred</u> for both buying and selling of Custody of Securities within the reporting period.
250	Does your establishment provide securities products in the form of Financial Advisor - IPO Manager?	The reporting entity should disclose whether it provides securities products to clients in the form of Financial Advisor - IPO Manager.
251	Please provide the total number of transactions (both bought and sold) in the form of Financial Advisor - IPO Manager.	The reporting entity shall provide the total <u>number of transactions</u> for both buying and selling of Financial Advisor - IPO Manager for the reporting period.
252	Please provide the total value of funds transferred, both buying and selling, of Financial Advisor - IPO Manager, in AED.	The reporting entity shall provide the total sum of <u>funds transferred</u> for both buying and selling of Financial Advisor - IPO Manager within the reporting period.

Q #	Question Text	Instructions
253	Does your establishment provide securities products in the form of Listing Advisor?	The reporting entity should disclose whether it provides securities products to clients in the form of Listing Advisor.
254	Please provide the total number of transactions (both bought and sold) in the form of Listing Advisor.	The reporting entity shall provide the total <u>number of transactions</u> for both buying and selling of Shares and/or Bonds for the reporting period.
255	Please provide the total value of funds transferred, both buying and selling, of Listing Advisor, in AED.	The reporting entity shall provide the total sum of <u>funds transferred</u> for both buying and selling of Listing Advisor within the reporting period.
256	Does your establishment provide securities products in the form of Securities Reporting Entity type of business or service: Covered Warrants Issuer?	The reporting entity should disclose whether it provides securities products to clients in the form of Securities Reporting Entity type of business or service: Covered Warrants Issuer.
257	Please provide the total number of transactions (both bought and sold) in the form of Securities Reporting Entity type of business or service: Covered Warrants Issuer.	The reporting entity shall provide the total <u>number of transactions</u> for both buying and selling of Securities Reporting Entity type of business or service: Covered Warrants Issuer for the reporting period.
258	Please provide the total value of funds transferred, both buying and selling, of Securities Reporting Entity type of business or service: Covered Warrants Issuer, in AED.	The reporting entity shall provide the total sum of <u>funds transferred</u> for both buying and selling of Securities Reporting Entity type of business or service: Covered Warrants Issuer within the reporting period.
259	Does your establishment provide securities products in the form of Investment Management Company - Portfolio Management?	The reporting entity should disclose whether it provides securities products to clients in the form of Investment Management Company - Portfolio Management.
260	Please provide the total number of transactions (both bought and sold) in the form of Investment Management Company - Portfolio Management.	The reporting entity shall provide the total <u>number of transactions</u> for both buying and selling of Investment Management Company - Portfolio Management for the reporting period.
261	Please provide the total value of funds transferred, both buying and selling, of Investment Management	The reporting entity shall provide the total sum of <u>funds transferred</u> for both buying and selling of Investment Management Company - Portfolio Management within the reporting period.

Q #	Question Text	Instructions
	Company - Portfolio Management, in AED.	
262	Does your establishment provide securities products in the form of Investment Management Company - Fund Management?	The reporting entity should disclose whether it provides securities products to clients in the form of Investment Management Company - Fund Management
263	Please provide the total number of transactions (both bought and sold) in the form of Investment Management Company - Fund Management.	The reporting entity shall provide the total <u>number of transactions</u> for both buying and selling of Investment Management Company - Fund Management for the reporting period.
264	Please provide the total value of funds transferred, both buying and selling, of Investment Management Company - Fund Management, in AED.	The reporting entity shall provide the total sum of <u>funds transferred</u> for both buying and selling of Investment Management Company - Fund Management within the reporting period.
265	Does your establishment provide securities products in the form of Fund Administration?	The reporting entity should disclose whether it provides securities products to clients in the form of Fund Administration.
266	Please provide the total number of transactions (both bought and sold) in the form of Fund Administration.	The reporting entity shall provide the total <u>number of transactions</u> for both buying and selling of Fund Administration for the reporting period.
267	Please provide the total value of funds transferred, both buying and selling, of Fund Administration, in AED.	The reporting entity shall provide the total sum of <u>funds transferred</u> for both buying and selling of Fund Administration within the reporting period.
268	Does your establishment provide securities products in the form of Establishing & Managing Funds?	The reporting entity should disclose whether it provides securities products to clients in the form of Establishing & Managing Funds.
269	Please provide the total number of transactions (both bought and sold) in the form of Establishing & Managing Funds.	The reporting entity shall provide the total <u>number of transactions</u> for both buying and selling of Establishing & Managing Funds for the reporting period.
270	Please provide the total value of funds transferred, both buying and selling, of Establishing & Managing Funds, in AED.	The reporting entity shall provide the total sum of <u>funds transferred</u> for both buying and selling of Establishing & Managing Funds within the reporting period.

Q #	Question Text	Instructions
271	Does your establishment provide securities products in the form of Self-Promotor - Distributor?	The reporting entity should disclose whether it provides securities products to clients in the form of Self-Promotor - Distributor.
272	Please provide the total number of transactions (both bought and sold) in the form of Self-Promotor - Distributor.	The reporting entity shall provide the total <u>number of transactions</u> for both buying and selling of Self-Promotor - Distributor for the reporting period.
273	Please provide the total value of funds transferred, both buying and selling, of Self-Promotor - Distributor, in AED.	The reporting entity shall provide the total sum of <u>funds transferred</u> for both buying and selling of Self-Promotor - Distributor within the reporting period.
274	Does your establishment provide securities products in the form of Central Depository?	The reporting entity should disclose whether it provides securities products to clients in the form of Central Depository.
275	Please provide the total number of transactions (both bought and sold) in the form of Central Depository.	The reporting entity shall provide the total <u>number of transactions</u> for both buying and selling of Central Depository for the reporting period.
276	Please provide the total value of funds transferred, both buying and selling, of Central Depository, in AED.	The reporting entity shall provide the total sum of <u>funds transferred</u> for both buying and selling of Central Depository within the reporting period.
277	Does your establishment provide securities products in the form of General Clearing Member?	The reporting entity should disclose whether it provides securities products to clients in the form of General Clearing Member.
278	Please provide the total number of transactions (both bought and sold) in the form of General Clearing Member.	The reporting entity shall provide the total <u>number of transactions</u> for both buying and selling of General Clearing Member for the reporting period.
279	Please provide the total value of funds transferred, both buying and selling, of General Clearing Member, in AED.	The reporting entity shall provide the total sum of <u>funds transferred</u> for both buying and selling of General Clearing Member within the reporting period.
280	Does your establishment provide securities products in the form of Depository Bank?	The reporting entity should disclose whether it provides securities products to clients in the form of Depository Bank.
281	Please provide the total number of transactions (both bought and sold) in the form of Depository Bank.	The reporting entity shall provide the total <u>number of transactions</u> for both buying and selling of Depository Bank for the reporting period.
282	Please provide the total value of funds transferred, both	The reporting entity shall provide the total sum of <u>funds transferred</u> for both buying and selling of Depository Bank within the reporting period.

Q #	Question Text	Instructions
	buying and selling, of Depository Bank, in AED.	
283	Does your establishment provide securities products in the form of Agent of Depository Bank?	The reporting entity should disclose whether it provides securities products to clients in the form of Agent of Depository Bank.
284	Please provide the total number of transactions (both bought and sold) in the form of Agent of Depository Bank.	The reporting entity shall provide the total <u>number of transactions</u> for both buying and selling of Agent of Depository Bank for the reporting period.
285	Please provide the total value of funds transferred, both buying and selling, of Agent of Depository Bank, in AED.	The reporting entity shall provide the total sum of <u>funds transferred</u> for both buying and selling of Agent of Depository Bank within the reporting period.
286	Please provide the number of Regulated UAE Funds to which securities investment business services are provided.	The reporting entity shall provide the number of <u>Regulated UAE Funds</u> to which investment business services are provided within the reporting period.  Report data only for products or services that fall under the scope of AML/CFT regulation in the UAE.
287	Please provide the number of Unregulated UAE Funds to which securities investment business services are provided.	The reporting entity shall provide the number of <u>Unregulated UAE Funds</u> to which investment business services are provided within the reporting period.  Report data only for products or services that fall under the scope of AML/CFT regulation in the UAE.
288	Please provide the number of Regulated non-UAE Funds to which securities investment business services are provided.	The reporting entity shall provide the number of <u>Regulated non-UAE Funds</u> to which investment business services are provided within the reporting period.  Report data only for products or services that fall under the scope of AML/CFT regulation in the UAE.
289	Please provide the number of Unregulated non-UAE Funds to which securities investment business services are provided.	The reporting entity shall provide the number of <u>Unregulated non-UAE Funds</u> to which investment business services are provided within the reporting period.  Report data only for products or services that fall under the scope of AML/CFT regulation in the UAE.
290	Please provide the total number of securities listed by your entity on UAE's exchanges, broken down by jurisdiction of the investment.	The reporting entity shall provide the number of securities listed by the reporting entity on UAE's exchanges, broken down by jurisdiction of the investment.  If the jurisdiction is not known, select jurisdiction "Unknown" from the drop down selector.



Q #	Question Text	Instructions
<b>2.3 Correspondent Type Relationships</b>		
291	Does your entity conduct correspondent-type business relationships, where your entity acts as the correspondent?  (applicable to custodians only)	Does your entity conduct correspondent-type business relationships, where your entity acts as the correspondent?  Applicable to custodian correspondent-type business relationships only. i.e. where your entity is providing financial services to another financial institution (the respondent) by carrying out activities or business at or through permanent establishments in different countries.  The correspondent generally does not have direct relationships with the clients of the respondent.
292	Please provide the total number of correspondent-type business relationships where your entity acts as the correspondent.  (applicable to custodians only)	The reporting entity shall provide the total <u>number of correspondent-type business relationships</u> where the entity acts as the correspondent.  Applicable to custodian correspondent-type business relationships only. i.e. where your entity is providing financial services to another financial institution (the respondent) by carrying out activities or business at or through permanent establishments in different countries.  The correspondent generally does not have direct relationships with the clients of the respondent.  Only correspondent-type business relationships that are active for the reporting period or were at some point active during the reporting period should be counted.
293	Please provide the total number of correspondent-type transactions, both incoming and outgoing, where your entity acts as the correspondent.  (applicable to custodians only)	For correspondent-type business relationships where the reporting entity acts as the correspondent, provide the total <u>number of transactions</u> , both incoming and outgoing.  Applicable to custodian correspondent-type business relationships only. i.e. where your entity is providing financial services to another financial institution (the respondent) by carrying out activities or business at or through permanent establishments in different countries.  The correspondent generally does not have direct relationships with the clients of the respondent.
294	Please provide the total value of funds transferred for correspondent-type transactions where your entity acts as the correspondent. Sum both incoming and outgoing transactions from/to the respondent.  (applicable to custodians only)	For correspondent-type business relationships where the reporting entity acts as the correspondent, provide the sum of <u>funds transferred</u> for correspondent-type transactions, both incoming and outgoing, within the reporting period.  Applicable to custodian correspondent-type business relationships only. i.e. where your entity is providing financial services to another financial institution (the respondent) by carrying out activities or business at or through permanent establishments in different countries.

Q #	Question Text	Instructions
		<p>The correspondent generally does not have direct relationships with the clients of the respondent.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide answers in AED.</p>
<b>2.4 Forms of Payment - Cash Transaction</b>		
295	Does your entity accept or make cash transactions with clients?	
296	Please provide the total number of cash transactions from/to clients (both, incoming and outgoing).	<p>The reporting entity shall provide the <u>number of transactions</u> made in Cash, both incoming and outgoing, within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
297	Please provide the total value of funds transferred, cash, both incoming and outgoing, in AED.	<p>The reporting entity shall provide the sum of <u>funds transferred</u>, in cash, both incoming and outgoing, with clients within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p>
298	Please provide the total number of single cash transactions exceeding 55,000 AED (both, incoming and outgoing).	<p>The reporting entity shall provide the <u>number of transactions</u> made in physical cash that exceed 55,000 AED per single transaction, or the corresponding amount in foreign currency, within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
299	Please provide the total value of funds transferred in cash, for transactions exceeding 55,000 AED (both, incoming and outgoing).	<p>The reporting entity shall provide the sum of <u>funds transferred</u> in cash, for transaction values exceeding 55,000 AED, or the corresponding amount in foreign currency, within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide answers in AED.</p>

Q #	Question Text	Instructions
<b>2.5 Forms of Payment - Other</b>		
300	Please provide the total number of Cheque payments transactions from/to clients (both, incoming and outgoing).	<p>The reporting entity shall provide the <u>number of transactions</u> made with Cheques, both incoming and outgoing, within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
301	Please provide the total number of Wire Transfer payments transactions from/to clients (both, incoming and outgoing).	<p>The reporting entity shall provide the <u>number of transactions</u> made with Wire Transfers, both incoming and outgoing, within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
302	Please provide the total number of Card (Debit, Credit) transactions from/to clients (both, incoming and outgoing).	<p>The reporting entity shall provide the <u>number of transactions</u> made with Cards (Debit, Credit), both incoming and outgoing, within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
303	Please provide the total number of Prepaid Card transactions from/to clients (both, incoming and outgoing).	<p>The reporting entity shall provide the <u>number of transactions</u> made with Prepaid Cards, both incoming and outgoing, within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
304	Please provide the total number of Electronic banking payment orders transactions from/to clients (both, incoming and outgoing).	<p>The reporting entity shall provide the <u>number of transactions</u> made with Electronic banking payment orders, both incoming and outgoing, within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
305	Please provide the total number of Third Party transactions from/to clients (both, incoming and outgoing).	<p>The reporting entity shall provide the <u>number of transactions</u> made by Third Parties, both incoming and outgoing, within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>

Q #	Question Text	Instructions
306	Please provide the total number of Virtual Currency transactions from/to clients (both, incoming and outgoing).	<p>The reporting entity shall provide the <u>number of transactions</u> made with Virtual Currency, both incoming and outgoing, within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
307	Please provide the total value of funds transferred, Cheque payments, both incoming and outgoing, in AED.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> made with Cheques, both incoming and outgoing, within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p>
308	Please provide the total value of funds transferred, Wire Transfer payments, both incoming and outgoing, in AED.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> made with Wire Transfers, both incoming and outgoing, within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p>
309	Please provide the total value of funds transferred, Card (Debit, Credit) payments, both incoming and outgoing, in AED.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> made with Cards (Debit, Credit), both incoming and outgoing, within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p>
310	Please provide the total value of funds transferred, Prepaid Card payments, both incoming and outgoing, in AED.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> made with Prepaid Cards, both incoming and outgoing, within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p>
311	Please provide the total value of funds transferred, Electronic banking payment orders, both incoming and outgoing, in AED.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> made with Electronic banking payment orders, both incoming and outgoing, within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p>
312	Please provide the total value of funds transferred by Third Party from/to clients, both incoming and outgoing, in AED.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> made by Third Parties, both incoming and outgoing, within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p>

Q #	Question Text	Instructions
313	Please provide the total value of funds transferred, Virtual Currency payment, both incoming and outgoing, in AED.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> made with Virtual Currency, both incoming and outgoing, within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p>
<b>2.6 Securities Traded</b>		
314	Please provide the total number of Shares transactions (both bought and sold) conducted through your entity on behalf of clients.	<p>The reporting entity shall provide the total <u>number of transactions</u> of Shares, both bought and sold, within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
315	Please provide the total value of funds transferred for Shares transactions (both bought and sold) conducted through your entity on behalf of clients.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> for Shares transactions, both bought and sold, conducted on behalf of clients within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p>
316	Please provide the total number of Sukuks & Bonds transactions (both bought and sold) conducted through your entity on behalf of clients.	<p>The reporting entity shall provide the total <u>number of transactions</u> of Sukuks &amp; Bonds, both bought and sold, within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
317	Please provide the total value of funds transferred for Sukuks & Bonds transactions (both bought and sold) conducted through your entity on behalf of clients.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> for Sukuks &amp; Bonds transactions, both bought and sold, conducted on behalf of clients within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p>
318	Please provide the total number of Options transactions (both bought and sold) conducted through your entity on behalf of clients.	<p>The reporting entity shall provide the total <u>number of transactions</u> of Options, both bought and sold, within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>

Q #	Question Text	Instructions
319	Please provide the total value of funds transferred for Options transactions (both bought and sold) conducted through your entity on behalf of clients.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> for Options transactions, both bought and sold, conducted on behalf of clients within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p>
320	Please provide the total number of Futures transactions (both bought and sold) conducted through your entity on behalf of clients.	<p>The reporting entity shall provide the total <u>number of transactions</u> of Futures, both bought and sold, within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
321	Please provide the total value of funds transferred for Futures transactions (both bought and sold) conducted through your entity on behalf of clients.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> for Futures transactions, both bought and sold, conducted on behalf of clients within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p>
322	Please provide the total number of Exchange Traded Funds transactions (both bought and sold) conducted through your entity on behalf of clients.	<p>The reporting entity shall provide the total <u>number of transactions</u> of Exchange Traded Funds, both bought and sold, within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.</p>
323	Please provide the total value of funds transferred for Exchange Traded Funds transactions (both bought and sold) conducted through your entity on behalf of clients.	<p>The reporting entity shall provide the sum of <u>funds transferred</u> for Exchange Traded Funds transactions, both bought and sold, conducted on behalf of clients within the reporting period.</p> <p>The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. Provide responses in AED.</p>
324	Please use this space to provide additional info or feedback from this section. If none, state 'none'	
<b>3 Distribution Channel Risk</b>		
<b>3.1 Structure</b>		
325	Please provide the total number of branches and	The reporting entity shall provide the number of branches and subsidiaries for the UAE licensed domestic entity, for the reporting period.



Q #	Question Text	Instructions
	subsidiaries of the licensed domestic entity.	For the purpose of this question, branch should be understood as a secondary entity of the parent company. Please do not include offices/client service locations which are sometimes informally referred to as "branches".
326	Is your entity a Branch or Subsidiary of a Foreign Entity?	
327	If a Foreign Entity Branch or Subsidiary, in which country is the parent undertaking?	If the reporting entity is a branch or subsidiary of another entity that is established in a foreign country, identify the country of the parent undertaking.
328	Please provide the total number of foreign branches and subsidiaries (i.e. outside UAE).	If the reporting entity is a branch or subsidiary of another entity that is established in a foreign country, it should identify the number of branches and subsidiaries of the parent entity that is located outside the UAE.
<b>3.2 Online Platforms</b>		
329	Does your entity operate an online platform (e.g. website or app) for clients that facilitate online financial services?	This question aims to capture whether or not the reporting entity operates a website or App through which the clients can access products and services online (without being physically present). For example, offers to buy shares or bonds online; offers registration services online (including identification of the clients via remote means), etc.
330	Please provide the total number of unique customers that have been serviced online (via a website or Apps).	Provide the total <u>number of clients</u> that have received products or services online during the reporting period. For example, the client bought shares or bonds online; registered an account online (including identification of the clients via remote means), etc.  The term "unique clients" denotes that while a client might have several accounts it should only be counted as one client.
331	Please provide the total number of unique customers, that are Natural Persons, that have been serviced online (via a website or Apps).	Provide the <u>number of clients</u> that are Natural Persons that have received products or services online during the reporting period. For example, the client bought shares or bonds online; registered an account online (including identification of the clients via remote means), etc.  The term "unique clients" denotes that while a client might have several accounts it should only be counted as one client.
332	Please provide the total number of unique customers, that are Legal Persons, that have been serviced online (via a website or Apps).	Provide the <u>number of clients</u> that are Legal Persons that have received products or services online during the reporting period. For example, the client bought shares or bonds online; registered an account online (including identification of the clients via remote means), etc.  The term "unique clients" denotes that while a client might have several accounts it should only be counted as one client.



Q #	Question Text	Instructions
333	Please provide the total number of unique customers, that are Legal Arrangements, that have been serviced online (via a website or Apps).	<p>Provide the <u>number of clients</u> that are Legal Arrangements that have received products or services online during the reporting period. For example, to buy shares or bonds online; registration online (including identification of the clients via remote means), etc.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p>
<b>3.3 Onboarding</b>		
334	Please provide the total number of new unique clients that have been onboarded face-to-face (i.e. physically present) during the reporting period.	<p>The reporting entity should provide the total <u>number of clients</u> that have been Onboarded face-to-face (physically present) during the reporting period, including for Customer Due Diligence.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p> <p>Customer Due Diligence requirements are stipulated under <a href="#">AML/CFT Law No.20 of 2018, Article 16, and AML/CFT Cabinet Decision No. (10) of 2019</a></p>
335	Please provide the total number of new unique clients, that have been onboarded Non face-to-face (not physically present) for CDD purposes.	<p>The reporting entity should provide the total <u>number of clients</u>, that have been Onboarded Non face-to-face (not physically present) during the reporting period, including for Customer Due Diligence.</p> <p>The term “unique clients” denotes that while a customer might have several accounts it should only be counted as one customer</p> <p>Customer Due Diligence requirements are stipulated under <a href="#">AML/CFT Law No.20 of 2018, Article 16, and AML/CFT Cabinet Decision No. (10) of 2019</a></p>
336	Please provide the total number of new unique clients that are Natural Persons, that have been onboarded.	<p>The reporting entity should provide the <u>number of clients</u> Onboarded during the reporting period that are Natural Persons.</p> <p>The term “unique customers” denotes that while a customer might have several accounts it should only be counted as one customer</p>
337	Please provide the total number of new unique clients that are Legal Persons, that have been onboarded	<p>The reporting entity should provide the <u>number of clients</u> Onboarded during the reporting period that are Legal Persons.</p> <p>The term “unique clients” denotes that while a customer might have several accounts it should only be counted as one customer</p>
338	Please provide the total number of new unique clients that are Legal Arrangement, that has been onboarded	<p>The reporting entity should provide the <u>number of clients</u> Onboarded during the reporting period that are Legal Arrangements.</p> <p>The term “unique clients” denotes that while a customer might have several accounts it should only be counted as one customer</p>

Q #	Question Text	Instructions
339	Please provide the total number of clients that are Natural Persons, that have been onboarded face-to-face (physically present) for CDD purposes.	<p>The reporting entity should provide the total <u>number of clients</u> that are Natural Persons, that have been Onboarded via face-to-face (physically present), cumulative over time, including for Customer Due Diligence.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p> <p>Customer Due Diligence requirements are stipulated under <a href="#">AML/CFT Law No.20 of 2018, Article 16, and AML/CFT Cabinet Decision No. (10) of 2019</a></p>
340	Please provide the total number of clients that are Legal Persons, that have been onboarded face-to-face (physically present) for CDD purposes.	<p>The reporting entity should provide the total <u>number of clients</u> that are Legal Persons, that have been Onboarded via face-to-face (physically present), cumulative over time, including for Customer Due Diligence.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p> <p>Customer Due Diligence requirements are stipulated under <a href="#">AML/CFT Law No.20 of 2018, Article 16, and AML/CFT Cabinet Decision No. (10) of 2019</a></p>
341	Please provide the total number of clients that are Legal Arrangements, that have been onboarded face-to-face (physically present) for CDD purposes.	<p>The reporting entity should provide the total <u>number of clients</u> that are Legal Arrangements, that have been Onboarded via face-to-face (physically present), cumulative over time, including for Customer Due Diligence.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p> <p>Customer Due Diligence requirements are stipulated under <a href="#">AML/CFT Law No.20 of 2018, Article 16, and AML/CFT Cabinet Decision No. (10) of 2019</a></p>
342	Please provide the total number of clients that are Natural Persons, that have been onboarded Non face-to-face (not physically present) for CDD purposes.	<p>The reporting entity should provide the total <u>number of clients</u> that are Natural Persons, that have been Onboarded Non face-to-face (not physically present), cumulative over time, including for Customer Due Diligence.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p> <p>Customer Due Diligence requirements are stipulated under <a href="#">AML/CFT Law No.20 of 2018, Article 16, and AML/CFT Cabinet Decision No. (10) of 2019</a></p>
343	Please provide the total number of clients that are Legal Persons, that have been onboarded Non face-to-face (not physically present) for CDD purposes.	<p>The reporting entity should provide the total <u>number of clients</u> that are Legal Persons, that have been Onboarded Non face-to-face (not physically present), cumulative over time, including for Customer Due Diligence.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p> <p>Customer Due Diligence requirements are stipulated under <a href="#">AML/CFT Law No.20 of 2018, Article 16, and AML/CFT Cabinet Decision No. (10) of 2019</a></p>

Q #	Question Text	Instructions
344	Please provide the total number of clients that are Legal Arrangements, that have been onboarded Non face-to-face (not physically present) for CDD purposes.	<p>The reporting entity should provide the total <u>number of clients</u> that are Legal Arrangements, that have been Onboarded Non face-to-face (not physically present), cumulative over time, including for Customer Due Diligence.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p> <p>Customer Due Diligence requirements are stipulated under <a href="#">AML/CFT Law No.20 of 2018, Article 16, and AML/CFT Cabinet Decision No. (10) of 2019</a></p>
<b>3.4 Introduced Clients</b>		
345	Does your entity accept clients through Introducers?	<p>This question aims to capture whether or not your entity uses the services of third parties to introduce the clients.</p> <p>An introducer is a Financial Institution/DNFBP who has a direct relationship with a client but delegates the financial transaction execution to another Financial institution (i.e. an introducer is a foreign/global company that brings a client to the licensed entity)</p>
346	Please provide the total number of unique Introducers, that have introduced clients to your establishment.	<p>Please provide the total <u>number of unique Introducers</u>, that have introduced clients to your entity during the reporting period.</p> <p>The term “unique Introducers” denotes that while an Introducer might have Introduced several clients it should only be counted as one Introducer.</p>
347	Please provide the total number of new unique clients, that are Natural Persons, that have been onboarded via Introducers.	<p>Please provide the <u>number of clients</u> that are Natural Persons, that have been Onboarded via Introducers during the reporting period.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p>
348	Please provide the total number of new unique clients, that are Legal Persons, that have been onboarded via Introducers.	<p>Please provide the <u>number of clients</u> that are Legal Persons, that have been Onboarded via Introducers during the reporting period.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p>
349	Please provide the total number of new unique clients, that are Legal Arrangements, that have been onboarded via Introducers.	<p>Please provide the <u>number of clients</u> that are Legal Arrangements, that have been Onboarded via Introducers during the reporting period.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p>
<b>3.5 Reliance on third parties for CDD purposes</b>		
350	Does your entity rely on third parties to undertake some/all CDD measures towards clients?	<p>Financial institutions may permit reliance on third parties to perform elements of the CDD to introduce business, provided that the criteria set are met. See <a href="#">Cabinet Decision No. (10) of 2019 Section 6</a></p>
351	Please provide the total number of unique third parties your entity has relied	<p>Please provide the total <u>number of unique third parties</u> used by the reporting entity within the reporting period, that undertake some or all CDD measures for clients.</p>

Q #	Question Text	Instructions
	on to undertake some/all CDD measures towards clients to your entity.	The term “unique third parties” denotes that while a third party might undertake some/all CDD measures for several clients it should only be counted as one third party.
352	Please provide the total number of unique clients that are Natural Persons, where your entity has relied on third parties to undertake some/all CDD measures within the reporting period.	For the reporting period, please provide the total <u>number of clients</u> that are Natural Persons where the reporting entity relied on third parties to undertake some or all CDD measures for clients.  Provide unique clients only. The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.
353	Please provide the total number of unique clients that are Legal Persons, where your entity has relied on third parties to undertake some/all CDD measures within the reporting period.	For the reporting period, please provide the total <u>number of clients</u> that are Legal Persons where the reporting entity relied on third parties to undertake some or all CDD measures for clients.  Provide unique clients only. The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.
354	Please provide the total number of unique clients that are Legal Arrangements, where your entity has relied on third parties to undertake some/all CDD measures within the reporting period.	For the reporting period, please provide the total <u>number of clients</u> that are Legal Arrangements where the reporting entity relied on third parties to undertake some or all CDD measures for clients.  Provide unique clients only. The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.
<b>3.6 Rejected / Terminated Relationships or Transactions</b>		
355	Please provide the total number of new client business relationships (potential clients) that have been rejected due to AML/CFT considerations during the reporting period. (i.e. not entering into a business relationship)	The reporting entity shall provide the <u>number of potential clients</u> (potential business relationships) that were rejected within the reporting period due to AML/CFT considerations.
356	Please provide the total number of client business relationships (clients) that have been terminated due to AML/CFT considerations during the reporting period. (i.e. existing business relationship terminated)	The reporting entity shall provide the <u>number of clients</u> (former clients) where the business relationship was terminated within the reporting period due to AML/CFT considerations.

Q #	Question Text	Instructions
357	Please provide the total number of blocked/rejected client transactions (both, incoming and outgoing) due to AML/CFT considerations.	The reporting entity shall provide the <u>number of transactions</u> blocked or rejected, both incoming and outgoing, due to AML/CFT considerations within the reporting period.  The question should capture the instances when the reporting entity (1) prepares for or (2) carries out transactions for the clients concerning the activities mentioned above. No monetary values need to be calculated, please provide the number of transactions only.
358	Please use this space to provide additional info or feedback from this section. If none, state 'none'	

## Survey Question Instructions, Controls and Risk Mitigation

Q #	Question Text	Instructions
<b>1. Controls and Quality of Risk Mitigation</b>		
<b>1.1 Compliance / Regulation History</b>		
359	Has the reporting entity had any AML/CFT related violations in the past 5 years?	The reporting entity should disclose whether it had any AML/CFT related compliance failures, including minor shortcomings, within the past 5 years.  This relates to <a href="#">Cabinet Decision No. (10) of 2019 concerning implementing regulation of Federal Decree Law No. (20) of 2018 on Anti Money Laundering and Combating the Financing of Terrorism and Illegal Organizations</a> or under the previous <a href="#">Federal Law No. 9 of 2014 (Amending Certain Provisions of Federal Law No. (4) of 2002 Concerning the Combating of Money Laundering Crimes)</a> .
360	Please provide the total number of violations in 2021	The reporting entity should disclose the total <u>number of violations</u> it had in 2021. Any AML/CFT related compliance failures, including minor shortcomings, should be counted under this question.
361	Please provide the total number of violations in 2020	The reporting entity should disclose the total <u>number of violations</u> it had in 2020. Any AML/CFT related compliance failures, including minor shortcomings, should be counted under this question.
362	Please provide the total number of violations in 2019	The reporting entity should disclose the total <u>number of violations</u> it had in 2019. Any AML/CFT related compliance failures, including minor shortcomings, should be counted under this question.
363	Please provide the total number of violations in 2018	The reporting entity should disclose the total <u>number of violations</u> it had in 2018. Any AML/CFT related compliance failures, including minor shortcomings, should be counted under this question.
364	Please provide the total number of violations in 2017	The reporting entity should disclose the total <u>number of violations</u> it had in 2017. Any AML/CFT related compliance failures, including minor shortcomings, should be counted under this question.
365	Was any violation type related to Policies and Procedures?	Refer to <a href="#">Cabinet Decision No. (10) of 2019</a> for information about violation types. Indicate if the Entity has experienced any of these violations.

Q #	Question Text	Instructions
366	Was any violation type related to risk assessment or risk profiling?	Refer to <a href="#">Cabinet Decision No. (10) of 2019</a> for information about violation types. Indicate if the Entity has experienced any of these violations.
367	Was any violation type related to Governance?	Refer to <a href="#">Cabinet Decision No. (10) of 2019</a> for information about violation types. Indicate if the Entity has experienced any of these violations.
368	Was any violation type related to Compliance Officer?	Refer to <a href="#">Cabinet Decision No. (10) of 2019</a> for information about violation types. Indicate if the Entity has experienced any of these violations.
369	Was any violation type related to CDD?	Refer to <a href="#">Cabinet Decision No. (10) of 2019</a> for information about violation types. Indicate if the Entity has experienced any of these violations.
370	Was any violation type related to Cash Transaction Reporting?	Refer to <a href="#">Cabinet Decision No. (10) of 2019</a> for information about violation types. Indicate if the Entity has experienced any of these violations.
371	Was any violation type related to STRs?	Refer to <a href="#">Cabinet Decision No. (10) of 2019</a> for information about violation types. Indicate if the Entity has experienced any of these violations.
372	Was any violation type related to Record Keeping?	Refer to <a href="#">Cabinet Decision No. (10) of 2019</a> for information about violation types. Indicate if the Entity has experienced any of these violations.
373	Was any violation type related to Training?	Refer to <a href="#">Cabinet Decision No. (10) of 2019</a> for information about violation types. Indicate if the Entity has experienced any of these violations.
374	Was any violation type related to Targeted Financial sanctions?	Refer to <a href="#">Cabinet Decision No. (10) of 2019</a> for information about violation types. Indicate if the Entity has experienced any of these violations.
375	Was any violation type related to Administration?	Refer to <a href="#">Cabinet Decision No. (10) of 2019</a> for information about violation types. Indicate if the Entity has experienced any of these violations.
376	Was any violation type related to Misleading Advertisement?	Refer to <a href="#">Cabinet Decision No. (10) of 2019</a> for information about violation types. Indicate if the Entity has experienced any of these violations.
377	Was any violation type related to Hiding Information?	Refer to <a href="#">Cabinet Decision No. (10) of 2019</a> for information about violation types. Indicate if the Entity has experienced any of these violations.
378	Was any violation type related to Fraud?	Refer to <a href="#">Cabinet Decision No. (10) of 2019</a> for information about violation types. Indicate if the Entity has experienced any of these violations.
379	Please provide any background information concerning the violations of your Entity, by year. Including types of violations experienced.	<p>Please provide any background information concerning the violations of your Entity, by year. Including types of violations experienced such as follow-up action, warning, monetary fine, suspension of activity, etc.</p> <p>Refer to <a href="#">Cabinet Decision No. (10) of 2019</a> for information about violation types. Indicate if the Entity has experienced any of these violations.</p>
<b>1.2 General Policies and Procedures</b>		
380	Did your Entity prepare a documented set of AML/CFT Policies and Procedures?	The reporting entity should disclose whether it has written policies and procedures in place that outline how does the reporting entity implements AML/CFT legal requirements.
381	Were these policies and procedures approved by the board and senior management of your Entity?	The reporting entity should disclose whether its written AML/CFT policies and procedures have been formally approved by the senior management (be it the Board of Directors or any other person that executes control over the entity and/or has decision-making power).



Q #	Question Text	Instructions
382	Did your Entity circulate these policies and procedures to all its employees?	The reporting entity should disclose whether its written AML/CFT policies and procedures have been circulated to all its employees.
383	Did your Entity conduct an audit of its AML/CFT Policies and Procedures?	The reporting entity should disclose whether it has conducted an audit to assess the overall effectiveness of its AML/CFT policies and procedures
384	Did your Entity ensure awareness of these policies and procedures to all its employees?	The reporting entity should disclose whether it has ensured awareness of written AML/CFT policies and procedures to all its employees.
385	Please describe how your entity ensures awareness and understanding of these policies and procedures to its employees?	The reporting entity should briefly summarize how it ensures awareness and understanding of its AML/CFT policies and procedures to its employees.
386	Did your Entity update their written AML/CFT Policies and Procedures in the last year?	The reporting entity should disclose whether the written AML/CFT policies and procedures have been updated within the last 12 months.
387	Does your Entity have a systematic practice of tracking and managing changes to the AML/CFT Policies and Procedures, e.g. via version control?	The reporting entity should disclose whether it has a systematic practice of tracking and managing changes to AML/CFT Policies and Procedures, such as version control, or a log/list which allows someone to see the frequency of updates and review processes.
388	Does your Entity have local/foreign branches or subsidiaries?	The reporting entity should disclose whether its company has local/foreign branches and subsidiaries.
389	Has your Entity applied its AML/CFT policies and procedures to its local/foreign branches and subsidiaries?	The reporting entity should disclose whether the company's policies and procedures have been applied to the company's local/foreign branches and subsidiaries.
<b>1.3 AML/CFT Risk Assessment</b>		
390	Did your Entity carry out and document an internal risk assessment to understand its money laundering and terrorist financing risks?	<p>The reporting entity should disclose if it conducts ML/TF risk assessments as stipulated under <a href="#">AML/CFT Law No. (20) of 2018, Article 16.1(a)</a>, and <a href="#">AML/CFT Cabinet Decision No. (10) of 2019, Article 4</a>.</p> <p>The analysis and the results of such a risk assessment should include written documentation.</p>



Q #	Question Text	Instructions
391	Are internal AML/CFT risk assessment(s) approved by the senior management of your Entity?	<p>The reporting entity should disclose if senior management approves internal AML/CFT risk assessments.</p> <p>Senior management, being responsible for overall risk management and control, also overseeing ML/FT risk and trends.</p> <p>Governance related requirements are stipulated under <a href="#">AML/CFT Law No.20 of 2018, Article 16.1(d)</a> and <a href="#">AML/CFT Cabinet Decision No. (10) of 2019, Article 4.2(a), 20, 21, 44.4.</a></p>
392	Did your Entity circulate the results of the internal AML/CFT risk assessment(s) to the company's employees?	
393	Does your Entity have a process in place to track any emerging ML/FT risks (e.g. relating to new products/new technologies)?	This relates to identifying and assessing the money laundering or terrorist financing risks that may arise in relation to (a) the development of new products and new business practices, including new delivery mechanisms, and (b) the use of new or developing technologies for both new and preexisting products.
394	Has your Entity incorporated the results of the most recent ML/FT risk assessment into the company's policies and procedures?	The reporting entity should disclose whether the companies written AML/CFT policies and procedures have been amended to reflect the results of the most recent ML/FT risk assessment.
395	Does your Entity conduct ML/FT risk profiling for its clients?	<p>The reporting entity should disclose, when carrying ML/TF risk assessment, whether client risks are taken into account by the reporting entity.</p> <p>Consideration could be given to the risks and vulnerabilities of the different types of clients and services bought by these clients, volume and value of their payments, etc.</p>
396	Please provide the total number of unique clients that are rated as high risk for AML/CFT.	<p>Provide the <u>number of clients</u>, including from business relationships and from occasional clients, that are rated as high risk for AML/CFT, for the reporting period.</p> <p>The term "unique clients" denotes that while a client might have several accounts it should only be counted as one client.</p>
397	Please provide the percentage of unique clients that have been are rated as high risk for AML/CFT.	<p>The reporting entity should provide the <u>percentage of clients</u>, including from business relationships and from occasional clients, that are rated as high risk for AML/CFT. i.e. number of high-risk clients ÷ total number of clients.</p> <p>The term "unique clients" denotes that while a client might have several accounts it should only be counted as one client.</p>

Q #	Question Text	Instructions
398	Please provide the total number of unique clients that are Legal Persons and Legal Arrangements that are rated high risk for AML/CFT.	<p>The reporting entity should provide the <u>number of clients</u> that are Legal Persons and Legal Arrangements that are rated as high risk for AML/CFT.</p> <p>i.e. Number of high-risk Legal Persons and Legal Arrangements clients.</p> <p>The term “unique clients” denotes that while a client might have several accounts it should only be counted as one client.</p>
399	Please provide the percentage of high-risk clients (for AML/CFT) that are Legal Persons and Legal Arrangements relative to the total number of clients.	<p>The reporting entity should provide the <u>percentage of clients</u> that are Legal Persons and Legal Arrangements that are rated as high risk for AML/CFT.</p> <p>i.e. (Number of high-risk Legal Persons and Legal Arrangements clients) ÷ (Total number clients).</p>
400	Does the internal risk AML/CFT assessment(s) of your Entity consider the results of the National Risk Assessment?	The reporting entity should answer ‘Yes’ if the Entity’s internal risk AML/CFT assessment considers the UAE National Risk Assessment
401	Does the internal AML/CFT risk assessment(s) of your Entity consider Geographic (Country) Risk?	<p>The reporting entity should disclose, when carrying out ML/TF risk assessment(s), whether Geographic (country) Risks are being taken into account by the reporting entity?</p> <p>Consideration should be given to the risks and vulnerabilities relating to different countries, i.e., geographical impact should be measured for (1) clients (taking into account residency, citizenship of clients, etc.); (2) payments (countries of incoming and outgoing payments); (3) delivery channels (countries of intermediaries, introducers, outsourcing agencies, etc.). Risks and vulnerabilities of the domestic geographic regions might also be considered, if relevant.</p>
402	Does the internal AML/CFT risk assessment(s) of your Entity consider Client Risk?	<p>The reporting entity should disclose, when carrying out ML/TF risk assessment(s), whether Client Risks are being taken into account by the reporting entity?</p> <p>Consideration should be given to the risks and vulnerabilities of the different types of clients and services bought by these clients, volume and value of their payments, etc.</p>
403	Does the internal AML/CFT risk assessment(s) of your Entity consider Products, Services, and Transactions Risk?	<p>The reporting entity should disclose, when carrying out ML/TF risk assessment, whether Products, Services and Transactions Risks are being taken into account by the reporting entity?</p> <p>Consideration should be given to the risks and vulnerabilities of the different products and services offered by the reporting entity, volume and value of payments by activity, business operations, etc.</p>

Q #	Question Text	Instructions
404	Does the internal AML/CFT risk assessment(s) of your Entity consider Distribution Channel Risk?	<p>The reporting entity should disclose, when carrying out ML/TF risk assessment, whether Delivery Channel Risks are being taken into account by the reporting entity?</p> <p>Delivery Channel Risk should capture (1) means through which services/ products are being delivered to clients and (2) means through which clients are being onboarded; (3) any AML/CFT related outsourcing solutions that might exist.</p>
<b>1.4 Governance</b>		
405	Does the board and senior management of your Entity demonstrate overall responsibility for AML/CFT?	<p>The reporting entity should disclose whether the board and senior management of the reporting entity, being responsible for overall risk management and control, oversees ML/TF risk and trends.</p> <p>Governance related requirements are stipulated under <a href="#">AML/CFT Law No.20 of 2018, Article 16.1(d)</a> and <a href="#">AML/CFT Cabinet Decision No. (10) of 2019, Article 4.2(a), 20, 21, 44.4.</a></p> <p>Actions taken by the Board and senior management that could demonstrate board's and senior management's engagement in AML/CFT matters could include: (1) senior management includes AML/CFT matters into the daily/ weekly/monthly/quarterly/yearly agenda; (2) senior management receives regular reports on ML/TF risks, trends and vulnerabilities and take immediate decisions to manage and mitigate the risks; (3) senior management requests ad-hoc reporting on AML/CFT matters whenever issues arise; orders internal or external audit to test AML/CFT controls; (4) on the basis of internal business wide ML/TF risk assessment results, senior management takes decisions to mitigate higher risks by increasing human resources (hiring more employees for AML/CFT), buying AML/CFT monitoring software or sanction screening software, etc. (5) senior management formally approves written policies, procedures and amendments to them whenever changes to AML/CFT legislation are introduced; (6) senior management requests regular reports on implementation of risk mitigation measures on the basis of ML/TF risk assessment, internal audit findings, etc.</p>
406	Does the board and senior management of your Entity regularly receive AML/CFT reports?	<p>The reporting entity should disclose whether the board and senior management receive regular reports on ML/TF risks and vulnerabilities, trends and overall AML/CFT compliance.</p> <p>Senior management of the reporting entity, being responsible of overall risk management and control, should also oversee ML/TF risk and trends.</p> <p>Governance related requirements are stipulated under <a href="#">AML/CFT Law No.20 of 2018, Article 16.1(d)</a> and <a href="#">AML/CFT Cabinet Decision No. (10) of 2019, Article 4.2(a), 20, 21, 44.4</a></p>

Q #	Question Text	Instructions
407	Does the board and senior management of your Entity ensure that AML/CFT shortcomings are rectified?	<p>The reporting entity should disclose whether Senior management of the reporting entity, being responsible of overall risk management and control, take actions to rectify shortcomings in AML/CFT compliance areas and mitigate ML/TF risks.</p> <p>The necessity of actions can be determined based on ML/TF business risk assessment results, periodic AML/CFT reporting, supervisory onsite examination reports, etc.</p> <p>Examples of such actions might include: (a) approving budgetary resources to hire more employees for AML/CFT Compliance, investing in employees' knowledge and expertise through training, seminars, certifications (b) buying necessary IT (technical resources), such as monitoring systems, automated screening solutions, (c) prioritizing AML/CFT area for internal audit, etc.</p>
408	Does your Entity have an independent AML/CFT audit, i.e. independent review?	The reporting entity should disclose whether they have an independent audit with the obligation to systematically check a reporting entity's AML/CFT program. The audit should assess whether the AML/CFT program is functioning in practice and that the policies, procedures, and controls in place are based on the money laundering and financing terrorism risks identified by that business.
409	Does the senior management of your Entity review (give approval) for taking on high-risk clients?	In the case of Enhanced Due Diligence, the senior management might be required to approve the business relationships with the higher risk clients (such as PEPs, for example) before entering into the business relationship and/or continuing business relationship. The reporting entity should disclose whether the senior management undertakes these responsibilities.
<b>1.5 Compliance Officer (Money Laundering Reporting Officer)</b>		
410	Has your Entity appointed an AML/CFT compliance officer?	<p>The reporting entity should appoint a Compliance Officer, see <a href="#">AML/CFT Cabinet Decision No. (10) of 2019, Article 20.3, 21, and 44.12.</a></p> <p>The reporting entity should disclose whether it has appointed a compliance officer in line with the legal requirements as referred to above.</p>
411	Is the compliance officer of your Entity holding a management function?	
412	Does the AML/CFT Compliance Officer of your Entity have the necessary power and independence to perform his/her duties?	<p>Duties of a Compliance Officer are stipulated under <a href="#">AML/CFT Cabinet Decision No. (10) of 2019, Article 21.</a></p> <p>The reporting entity should disclose if the compliance officer has the necessary power and independence to perform his/her duties, such as:</p> <ol style="list-style-type: none"> <li>1. Detect Transactions relating to any Crime.</li> <li>2. Review, scrutinize and study records, receive data concerning Suspicious Transactions, and take decisions to either notify the FIU or maintain the Transaction with the reasons for maintaining while maintaining complete confidentiality.</li> <li>3. Review the internal rules and procedures relating to combating the Crime</li> </ol>

Q #	Question Text	Instructions
		<p>and their consistency with the Decretal-Law and the present Decision, assess the extent to which the institution is committed to the application of these rules and procedures, propose what is needed to update and develop these rules and procedures, prepare and submit semi-annual reports on these points to senior management, and send a copy of that report to the relevant Supervisory Authority enclosed with senior management remarks and decisions.</p> <p>4. Prepare, execute and document ongoing training and development programs and plans for the institution's employees on Money Laundering and the Financing of Terrorism and Financing of Illegal Organizations, and the means to combat them.</p> <p>5. Collaborate with the Supervisory Authority and FIU, provide them with all requested data, and allow their authorized employees to view the necessary records and documents that will allow them to perform their duties.</p>
413	Are the functions and responsibilities of the Compliance Officer clearly established (i.e. well documented)?	The reporting entity should disclose whether it has documented (written form) the functions and responsibilities of the Compliance Officer.
414	Has the Compliance officer of your Entity been approved by the Securities and Commodities Authority	The reporting entity should disclose whether its Compliance Officer has been approved by the Securities and Commodities Authority ( <a href="https://www.sca.gov.ae/en/home.aspx">https://www.sca.gov.ae/en/home.aspx</a> )
415	Does the compliance officer of your Entity have access to all the company's records, including financial?	The reporting entity should disclose whether the compliance officer is given access to all company's records, including financial.
416	If access is restricted, what are the types of documents the compliance officer has been granted access to?	If access is restricted, the reporting entity should indicate what are the types of documents the compliance officer has been granted access to.
417	What is the authority to which the compliance officer reports?	The reporting entity should indicate the authority to which the compliance officer reports at the Entity.
418	Does the compliance officer of your Entity prepare regular and periodic AML/CFT reports for the board, senior management, and supervisory bodies?	The reporting entity should disclose whether the compliance officer prepares reports for the board, senior management, and supervisory bodies, as required under <a href="#">Cabinet Decision No. (10) of 2019, Article 21 (3)</a> : "prepare and submit semi-annual reports <...> to senior management, and send a copy of that report to the relevant Supervisory Authority enclosed with senior management remarks and decisions".
419	When was the most recent report submitted to the board or senior management?	The reporting entity should provide the exact date of the latest report on AML/CFT was submitted to the Board or senior management.
420	Does the compliance officer ensure compliance with the	The reporting entity should disclose whether the compliance officer ensures compliance with the AML/CFT policies and procedures, as required under

Q #	Question Text	Instructions
	AML/CFT policies and procedures of your Entity?	<a href="#">Cabinet Decision No. (10) of 2019, Article 21 (3)</a> : "review the internal rules and procedures relating to combating the Crime and their consistency with the Decretal-Law and the present Decision, assess the extent to which the institution is committed to the application of these rules and procedures, propose what is needed to update and develop these rules and procedures".
421	Does the compliance officer review red flagged transactions and unusual transactions?	The reporting entity should disclose whether the compliance officer ensures compliance with the AML/CFT policies and procedures, as required under <a href="#">Cabinet Decision No. (10) of 2019, Article 21 (2)</a> "Review, scrutinize and study records, receive data concerning Suspicious Transactions, and take decisions to either notify the FIU or maintain the Transaction with the reasons for maintaining while maintaining complete confidentiality".
422	Does your Entity rely on third parties to perform elements of the compliance function?	The reporting entity should disclose if the entity uses third-party service providers in its compliance function. As stipulated under <a href="#">AML/CFT Cabinet Decision No. (10) of 2019, Article 6</a> : 1. Taking into consideration the high-risk countries identified by the Committee, the Financial Institutions and DNFBPs shall be permitted to rely on a third party to undertake the necessary CDD measures towards Clients as per Section 3 of Part 1 of this Chapter, and each of the financial institutions and the DNFBP shall be responsible for the validity of these CDD measures, and shall do the following: (a) Immediately obtain, from third parties, the necessary identification data and other necessary information collected through the CDD measures and ensure that copies of the necessary documents for such measures can be obtained without delay and upon request. (b) Ensure that the third party is regulated and supervised, and adheres to the CDD measures towards Clients and record-keeping provisions of the present Decision.
423	Please provide a copy of the relative Service Level Agreements or equivalent contracts for third-party service providers.	

## 1.6 Know Your Customer / Customer Due Diligence

424	Does your Entity apply a risk-based approach to customer due diligence measures (CDD)?	The reporting entity should disclose whether CDD requirements are being applied in accordance with the risk-based approach. A broad range of CDD requirements are stipulated under <a href="#">AML/CFT Cabinet Decision No. (10) of 2019, Article 4, 5, 7.</a>
425	Does your Entity have policies and procedures that specify the difference in documentation and requirements for different levels of CDD? (e.g. simplified, standard and enhanced due diligence).	The reporting entity should disclose whether it has written policies and procedures in place that outline the difference in documentation and requirements for simplified, standard and enhanced due diligence.



Q #	Question Text	Instructions
426	Does your Entity consider NAMLCFTC's list of High-Risk Countries and Countries under Increased Monitoring?	<p>The reporting entity should disclose whether it considers NAMLCFTC's lists of High Risk Countries and Countries under Increased Monitoring.</p> <p>High-risk Countries and Countries under Increased Monitoring are classified as having significant strategic deficiencies in their regimes to counter money laundering, terrorist financing, and proliferation financing.</p> <p><a href="#">NAMLCFTC   Jurisdictions</a></p>
427	Does your Entity consider additional countries or jurisdictions as being high risk for AML/CFT?	
428	Please provide the name of the additional countries or jurisdictions your Entity consider high risk for AML/CFT.	
429	Does your Entity incorporate these jurisdiction risks when carrying out clients risk assessment?	The reporting entity should disclose whether clients risk assessment takes into consideration the high-risk jurisdictions identified.
430	Please provide the total number of unique clients that are subject to simplified customer due diligence measures.	<p>The reporting entity should provide the <u>number of clients</u>, including from business relationships and from occasional clients, that are subject to simplified customer due diligence measures, for the reporting period.</p> <p>The term "unique clients" denotes that while a client might have several accounts it should only be counted as one client.</p>
431	Does your Entity identify and verify its clients using reliable and independent information in all cases of CDD?	<p>The reporting entity should disclose whether it identifies and verifies the identity of its clients using reliable and independent sources of information? Identification and verification requirements are stipulated under <a href="#">AML/CFT Cabinet Decision No. (10) of 2019, Article 8</a>.</p>
432	Does your Entity have procedures for client acceptance and identifying and verifying client and Beneficial Owner identity?	<p>The reporting entity should disclose whether policies include procedures for client acceptance and procedures for identifying and verifying client and Beneficial Owner identity.</p> <p>The Beneficial Owner of the Legal Person shall be whoever person that ultimately owns or controls, whether directly through a chain of ownership or control or by other means of control such as the right to appoint or dismiss the majority of its Directors, 25% or more of the shares or 25% or more of the voting rights in the Legal Person.</p> <p>Identification and verification requirements for Beneficial Owners are stipulated under <a href="#">AML/CFT Cabinet Decision No. (10) of 2019, Chapter 3</a>.</p>



Q #	Question Text	Instructions
433	Does your Entity understand the purpose and nature of all client relationships?	The reporting entity should disclose whether it understands the intended purpose and nature of all clients relationships.
434	Does your Entity understand the nature of the clients' business, for clients that are Legal Persons or Legal Arrangements?	The reporting entity should disclose whether it understands the nature of the Client's business (what it is offering to its clients), for Legal Persons and Legal Arrangements.
435	Does your Entity understand the ownership and control structure of the business relationship of all clients that are Legal Persons or Legal Arrangements?	<p>The reporting entity should disclose whether it understands the nature of the Client's ownership and control structure for Legal Persons and Legal Arrangements.</p> <p>The requirement to understand clients' ownership and control structure is stipulated under <a href="#">AML/CFT Law No. (20) of 2018, Article 1</a> (see CDD definition) and <a href="#">AML/CFT Cabinet Decision No. (10) of 2019, Article 1 (see CDD definition), Article 8(4).</a></p>
436	Does your Entity identify and verify the identity of all Beneficial Owners for all clients that are Legal Persons or Legal Arrangements?	<p>The reporting entity should disclose whether it identifies and verifies the identity of its Beneficial Owners.</p> <p>Identification and verification requirements for Beneficial Owners are stipulated under <a href="#">AML/CFT Cabinet Decision No. (10) of 2019, Article 9.</a></p>
437	Does your Entity classify its clients according to ML/FT risks (arrange in groups)?	The reporting entity should disclose whether it assesses the risks of its clients by groups or classifications.
438	Please provide the risk categories your Entity uses to classify its clients, according to ML/FT risks.	The reporting entity should provide a list of clients' risk categories. Example: low, medium, and high-risk classifications.
439	Who does your Entity consider to be higher risk clients?	The reporting entity should describe the types of clients that are considered high risk.
440	Does your Entity undertake ongoing due diligence on all client relationships?	<p>Does your Entity undertake ongoing due diligence on all client relationships?</p> <p>Ongoing due diligence requirements are stipulated under <a href="#">AML/CFT Cabinet Decision No. (10) of 2019, Article 7</a></p> <p>Reporting entities are required to:</p> <ol style="list-style-type: none"> <li>1. Audit transactions that are carried out throughout the period of the business relationship, to ensure that the transactions conducted are consistent with the information they have about the Client, their type of activity, and the risks they pose, including - where necessary - the source of funds.</li> <li>2. Ensure that the documents, data, or information obtained under CDD Measures are up-to-date and appropriate by reviewing the records, particularly those of high-risk client categories.</li> </ol>

Q #	Question Text	Instructions
441	How often is ongoing due diligence done on clients classified as high risk for ML/FT?	The reporting entity should report how often ongoing due diligence is done on high-risk clients.
442	Does your Entity apply enhanced identification and verification on high-risk clients before customer take-on?	The reporting entity should disclose whether all high-risk clients are subject to enhanced CDD measures before customer take-on.  <a href="#">AML/CFT Cabinet Decision No. (10) of 2019 Article 4(2)(b)</a> requires the reporting entities to apply Enhanced CDD measures to manage high risks once identified.
443	Does your Entity examine the source of wealth on high-risk clients before customer take-on?	The reporting entity should report if it takes measures to identify the source of wealth for high risks clients before customer take-on.
444	Does your Entity apply other enhanced CDD measures on high-risk clients before onboarding? If, so please specify.	
445	Does your Entity have copies of documents requested as part of CDD for the high-risk Natural Person client with the Highest Single Transaction Value during the reporting period?	
446	Please provide a sample of CDD: High-risk Natural Person client with the Highest Single Transaction Value for the reporting period.	Please provide copies of CDD documents requested of the high-risk Natural Person client with the Highest Single Transaction Value for the reporting period.
447	Does your Entity have copies of documents requested as part of CDD for the high-risk Legal Person client with the Highest Single Transaction Value during the reporting period?	
448	Please provide a sample of CDD: High-risk Legal Person client with the Highest Single Transaction Value for the reporting period.	Please provide copies of CDD documents requested of the high-risk Legal Person client with the Highest Single Transaction Value for the reporting period.

Q #	Question Text	Instructions
449	Does your Entity have copies of documents requested as part of CDD for the high-risk Legal Arrangement client with the Highest Single Transaction Value during the reporting period?	
450	Please provide a sample of CDD: High-risk Legal Arrangement client with the Highest Single Transaction Value for the reporting period.	Please provide copies of CDD documents requested of the high-risk Legal Arrangement client with the Highest Single Transaction Value for the reporting period.
451	Does your Entity apply enhanced ongoing due diligence measures on all high-risk clients after onboarding?	The reporting entity should disclose whether all high-risk clients are subject to enhanced ongoing CDD measures.  <a href="#">AML/CFT Cabinet Decision No. (10) of 2019 Article 4(2)(b)</a> requires the reporting entities to apply Enhanced CDD measures to manage high risks once identified.
452	Does your Entity take other measures for high-risk clients after onboarding?  If yes, please describe the additional measures that are taken.  If none, state 'none'.	
453	How does the company verify the Beneficial Owners of Virtual Assets?  If not applicable, state 'not applicable'.	
454	Does your Entity onboard clients on a non-face-to-face basis (not physically present)?	The reporting entity should disclose whether the reporting entity has some clients where the clients were onboarded (for CDD) non-face-to-face (not physically present).
455	What procedures does your Entity have for onboarding clients on a non-face-to-face basis?	
456	Does your Entity rely on third parties to perform elements of CDD measures on some/all of its clients?	The reporting entity should disclose whether or not the reporting entity uses the services of any third parties to conduct CDD of the reporting entity's clients.

Q #	Question Text	Instructions
457	Please provide a copy of the relative Service Level Agreements or equivalent contracts with such third parties.	
458	What information has your Entity obtained via third parties and what is the process for managing the information?	
459	Does your Entity ever conduct tests on third parties regarding their willingness and ability to provide information during the relationship on request without delay?	The reporting entity should disclose whether it periodically conducts tests of third parties' willingness and ability to provide information during the relationship on request and without delay.
<b>1.7 Enhanced Due Diligence</b>		
460	Please provide the total number of unique clients where enhanced due diligence was applied at onboarding.	The reporting entity shall provide the total <u>number of clients</u> for which enhanced due diligence measures have been applied at the start of business relationships, i.e. new clients, within the reporting period.  The term "unique clients" denotes that while a client might have several accounts it should only be counted as one client.
461	What additional procedures are applied for enhanced due diligence (compared to standard due diligence)? Please specify all that may apply.	The reporting entity should disclose how enhanced due diligence differs from standard due diligence. (e.g. additional verification requirements, more frequent monitoring).
462	Please provide the total number of unique clients where enhanced due diligence was applied after onboarding.	The reporting entity shall provide the total <u>number of clients</u> for which enhanced due diligence measures have been applied in the course of business relationships, within the reporting period.
<b>1.8 Politically Exposed Persons (PEPS)</b>		
463	Does your Entity take measures to determine whether Clients and Beneficial Owners are Politically Exposed Persons (PEPs)?	The reporting entity should disclose whether it has put in place suitable risk management systems to determine whether a Client or the Beneficial Owner is considered a PEP.  PEP-related requirements are stipulated under <a href="#">AML/CFT Cabinet Decision No. (10) of 2019, Article 15.</a>
464	What measures does your Entity apply to determine whether Clients and Beneficial Owners are	The reporting entity should disclose what measures are in place to identify whether the client or Beneficial Owner is considered to be a PEP.  PEP-related requirements are stipulated under

Q #	Question Text	Instructions
	Politically Exposed Persons (PEPs)? Please specify all that applies.	<a href="#">AML/CFT Cabinet Decision No. (10) of 2019, Article 15.</a>
465	What additional AML/CFT procedures are applied for PEPs (compared to a standard risk client)? Please specify all that may apply.	<p>The reporting entity should provide a list of specific and enhanced measures that are additionally being taken for PEPs, compared to standard risk clients. For example: (a) before establishing a business relationship; (b) during the course of a business relationship.</p> <p>If the above measures differ for domestic and foreign PEPs, please indicate which measure applies to a domestic PEP and which to a foreign PEP.</p>
466	Does PEP screening occur as part of the CDD process for new customers?	<p>The reporting entity should disclose if PEP screening occurs as part of the CDD process for new clients.</p> <p>PEP-related requirements are stipulated under <a href="#">AML/CFT Cabinet Decision No. (10) of 2019, Article 15.</a></p>
467	Does screening for PEPs occur on an ongoing basis?	<p>The reporting entity should disclose if screening for PEPs occurs on an ongoing basis.</p> <p>PEP-related requirements are stipulated under <a href="#">AML/CFT Cabinet Decision No. (10) of 2019, Article 15.</a></p>
468	Are PEPs subject to increased monitoring?	<p>The reporting entity should disclose if PEPs are subject to increased monitoring.</p> <p>PEP-related requirements are stipulated under <a href="#">AML/CFT Cabinet Decision No. (10) of 2019, Article 15.</a></p>
469	Does your Entity consider all PEP relationships as high risk for AML/CFT?	<p>The reporting entity should disclose if PEP relationships are categorized as high risk.</p> <p>PEP-related requirements are stipulated under <a href="#">AML/CFT Cabinet Decision No. (10) of 2019, Article 15.</a></p>
470	Who in your Entity (if any) approves clients or the Beneficial Owners that are identified as a PEP? (apply title, not the name of the approver) Name all that apply.	<p>The reporting entity should disclose who approves the PEP relationship.</p> <p><a href="#">Cabinet Decision No. (10) of 2019, Article (8)</a> stipulates Financial Institutions obtain approval from the senior management, if the Client or the Beneficial Owner is a PEP.</p>
471	Does your Entity always require senior management approval to onboard a client or beneficiary that is a PEP, and to continue a business relationship with a Client or Beneficial Owner that becomes a PEP after the	<p>The reporting entity should disclose if senior management approval is obtained if the client or beneficiary is a PEP and to continue such relationship when the client becomes a PEP.</p> <p><a href="#">Cabinet Decision No. (10) of 2019, Article (8)</a> stipulates Financial Institutions obtain approval from the senior management, if the Client or the Beneficial Owner is a PEP.</p>

Q #	Question Text	Instructions
	business relationship was established?	
<b>1.9 Cash Transactions</b>		
472	Does the headquarters of your Entity or any branches and subsidiaries conduct cash transactions with clients?	The reporting entity should disclose whether or not it accepts payments in physical cash (be it incoming or outgoing payment) at its headquarters or any of its branches and subsidiaries.
473	Does your Entity apply any specific AML/CFT controls and procedures for cash transactions?	The reporting entity should disclose if it has the AML/CFT controls that are designed specifically for cash transactions, if any.
474	Please identify the specific controls and procedures your Entity applies for cash transactions. Name all that apply.	The reporting entity should identify the specific controls and procedures applied. Refer to internal AML/CFT policies and procedures where applicable (e.g. Enhanced due diligence, monitoring, threshold limits, etc.).
475	Are there any cases in which the Entity received cash amounts exceeding AED 55,000 within the reporting period?	The reporting entity shall disclose if it has received cash amounts exceeding AED 55,000, or the corresponding amount in foreign currency, from a client within the reporting period. (incoming only)
476	Please provide the total number of single cash transactions exceeding 55,000 AED (incoming only) that your Entity has received within the reporting period.	The reporting entity shall provide the <u>number of transactions</u> of single cash payments received exceeding 55,000 AED, or the corresponding amount in foreign currency, within the reporting period. .
<b>1.10 Transaction Monitoring</b>		
477	Does your Entity apply a specific process or system for ongoing monitoring?	The reporting entity should disclose whether it has implemented a process to monitor suspicious transactions that can be potentially linked to ML and TF.  Monitoring requirements are stipulated under <a href="#">AML/CFT Cabinet Decision No. (10) of 2019</a> , Article 7, 16.
478	Is the monitoring process automated, semi-automated, or manual?	The reporting entity should disclose the type of monitoring process used to review transactions for potentially unusual or suspicious activities: automated, semi-automated, manual, or no system process used.
479	If your Entity uses an IT system for monitoring, is assurance testing of the system conducted?	

Q #	Question Text	Instructions
480	What are the red flags considered & typologies adopted in the transaction monitoring process?	The reporting entity should disclose whether it has established a written description of red-flags aimed at identifying suspicious transactions related to ML and TF and typologies adopted.
481	Are customers reviewed on a periodic basis in line with the level of ML/TF risk posed by that customer?	The reporting entity should disclose if clients of reviewed on a periodic basis in line with the level of ML/TF risk posed by that client.  Generally, FIs should consider establishing clear rules with respect to the maximum period of time that should be allowed to elapse between regular due-diligence reviews/updates of client records for Business Relationships in different risk categories. see more at <a href="#">AML/CFT Guidance for Financial institutions (June 23, 2019), Article 6.3.6.</a>
482	What trigger events (red flags) are relevant to the entity for subjecting clients to ongoing monitoring?  Name all that apply.	The reporting entity should identify the trigger events (red flags) for subjecting clients to ongoing monitoring. (eg. Change in client information, STR, external/adverse information)  More information is available at: <a href="#">AML/CFT Guidance for Financial Institutions (June 23, 2019), Article 6.3.6.</a>
483	Has your Entity documented such trigger events?	
484	How does your Entity undertake monitoring of clients that conduct transactions with Virtual Assets?	

### 1.11 Suspicious Transaction Reporting

485	Has your Entity signed up to the goAML system of the UAE's FIU?	The reporting entity should disclose whether it has signed up to FIU's goAML system?
486	If 'No', how does the company report suspicious transactions?	The reporting entity should describe the process of reporting suspicious transactions.
487	Does your Entity have in place a process for monitoring transactions for potential suspicion and reporting suspicious transactions?	The reporting entity should disclose whether it has implemented a process to monitor suspicious transactions that can be potentially linked to ML and TF?  Monitoring requirements are stipulated under <a href="#">AML/CFT Cabinet Decision No. (10) of 2019, Article 7, 16</a>
488	Has your Entity created and documented red-flags to provide reasonable grounds for reporting of suspicious transactions?	The reporting entity should disclose whether it has created and documented red-flags to provide reasonable grounds for identifying suspicious transactions?
489	Are these indicators included in your Entity's AML/CFT policies and procedures?	The reporting entity should disclose whether the above-mentioned red-flags are an integral part of written AML/CFT Policies and Procedures.



Q #	Question Text	Instructions
490	Please describe your Entity's process of reporting suspicious transactions (the internal process).  Describe steps from the moment of identification of suspicion to STR up until being filed to the FIU.	The reporting entity should describe the process of reporting suspicious transactions internally starting from the moment of identification of suspicion. The reporting entity should consider describing at least the following factors: (1) whether staff (whoever identified suspicious activity or transaction) has to report suspicion internally; (2) if so, to whom, e.g., compliance officer, etc. (there might be several escalation levels); (3) who is responsible for conducting internal analysis/investigation with a view to form a conclusion on suspicion? (4) who makes the final decision whether or not STR should be filed to the FIU?
491	Please describe your Entity's process to identify suspicious transactions.	The reporting entity should describe the monitoring process aimed at identifying suspicious transactions. The description should contain at least the following: (1) list of monitoring scenarios/red flags to identify ML; (2) list of monitoring scenarios to identify TF; (3) please state whether monitoring is real-time, retrospective or a combination of both; (4) please state whether monitoring is manual or automated (IT solution-based).
492	Please describe your Entity's process of filing an STR to the FIU (after the internal process has ended).	
493	Approximately how many days does it, on average, take for your Entity to file an STR? (From the moment of identification of suspicion to STR being filed to the FIU)?	The reporting entity should disclose how much time does it approx. take (on average) to file an STR report? Time calculation should start from the moment internal STR has been escalated and end the moment STR has been reported to the FIU.
494	Please provide the total number of suspicious transactions and activities identified and reported internally (at your Entity) to the Compliance Officer within the reporting period. (not necessarily filed to the FIU)	The reporting entity should disclose the <u>number of Suspicious Transactions</u> identified and reported Internally to the Compliance Officer.
495	Please provide the total number of STRs/ SARs related to TF that your Entity reported to FIU within the reporting period.	The reporting entity should disclose the <u>number of Suspicious Transactions</u> , related to FT, it has reported to UAE's <a href="http://uaefiu.gov.ae">FIU (uaefiu.gov.ae)</a> .

Q #	Question Text	Instructions
496	Please provide the total number of STRs/ SARs related to ML that your Entity reported to FIU within the reporting period.	The reporting entity should disclose the <u>number of Suspicious Transactions</u> , related to ML, it has reported to UAE's <a href="http://uaefiu.gov.ae">FIU (uaefiu.gov.ae)</a> .
497	Please provide the total number of attempted Transactions reported to the FIU, within the reporting period.	The reporting entity should disclose the <u>number of Suspicious Transactions</u> , related to attempted Transactions, it has reported to UAE's <a href="http://uaefiu.gov.ae">FIU (uaefiu.gov.ae)</a> .
498	Did your Entity respond internally to the suspicious transactions? (e.g. modification of the client relationship)	The reporting entity should disclose whether it has responded internally to the suspicious transactions (e.g. modification of the client relationship as a result, reevaluated client risk classification, take steps to avoid tipping-off).
499	Did your Entity take any step to strengthen internal controls for AML/CFT, policies and procedures amended, or any other procedures taken, within the reporting period?	

## 1.12 Record Keeping

500	Does your Entity keep transaction records for at least 5 years?	The reporting entity should disclose whether transaction records are being kept for at least 5 years.  Record-keeping requirements are stipulated under <a href="#">AML/CFT Law No.20 of 2018, Article16.1(a),(f)</a> ; and <a href="#">AML/CFT Cabinet Decision No. (10) of 2019, Article 7.2, 24, 36, 37.3</a> .
501	Does your Entity keep all CDD and business correspondence for at least 5 years after the end of a client relationship?	The reporting entity should disclose whether business correspondence records are being kept for at least a 5 years period after termination of the Business Relationship.  Record-keeping requirements are stipulated under <a href="#">AML/CFT Law No.20 of 2018, Article16.1(a),(f)</a> ; and <a href="#">AML/CFT Cabinet Decision No. (10) of 2019, Article 7.2, 24, 36, 37.3</a> .
502	Does your Entity keep these records and documents in a safe and secure place?	
503	Does your Entity keep electronic copies of these records and documents?	
504	Are these records and documents available promptly to the relevant authorities upon request?	When providing its response, the reporting entity should consider the following factors: (1) is the above data collected in electronic format and easily retrievable from the IT systems?

Q #	Question Text	Instructions
		<p>(2) does the IT system have the functionality to filter and sort records so that they can be retrieved promptly?</p> <p>(3) is there manual effort required to find clients' data, e.g., if files are stored only in paper format; or, when they are stored in electronic format, IT systems are not configured to enable easy access to the required data.</p>
<b>1.13 Training</b>		
505	Does your Entity conduct regular ongoing AML/CFT training for its staff?	<p>The reporting entity should disclose whether the staff is being trained on AML/CFT matters on an ongoing basis.</p> <p>AML/CFT training requirements for staff are stipulated under <a href="#">AML/CFT Cabinet Decision No. (10) of 2019, Article 20.4-5, 21.4.</a></p>
506	Please describe your Entity's AML/CFT training for its staff, including the format it takes.	<p>The respondent should describe the following:</p> <p>(1) whether both, initial and ongoing (refresher), AML/CFT training to employees are being organized;</p> <p>(2) whether these training are online or face-to-face;</p> <p>(3) whether knowledge of employees after the training is being tested, etc.</p>
507	Does your Entity conduct AML/CFT training immediately or shortly after recruitment of staff?	The reporting entity should disclose whether, in addition to the periodic training mentioned above, that initial (first) AML/CFT training is being offered to new employees immediately or shortly after recruitment so that new employees are aware of AML/CFT requirements and their respective duties and obligations.
508	Does your Entity conduct additional training (tailored to the specific needs) of employees that perform key AML/CFT and TFS roles? E.g. Compliance Officers.	The reporting entity should disclose if enhanced training is provided and tailored to the specific needs of employees who perform key AML/CFT and TFS roles?
509	Have the Board and Senior Management of your Entity undergone adequate training on AML/CFT?	
<b>1.14 Targeted Financial Sanctions</b>		
510	<p>Does your Entity have procedures in place to check if its clients and any other parties (such as Beneficial Owners) are subjects of Targeted Financial Sanctions (TFS)?</p> <p>e.g. targeted financial sanctions by the United Nations Security Council, the UAE, or any other relevant body.</p>	<p>The reporting entity should disclose whether it has written policies and procedures in place that outline how the reporting entity implements Targeted Financial Sanctions-related requirements.</p> <p>Clients and other parties includes; direct clients, their legal and Beneficial Owners, parties to a transaction, relevant third parties (intermediaries, agents), or any other related persons.</p>

Q #	Question Text	Instructions
511	Does your Entity apply any tools (e.g. software) for screening against Targeted Financial Sanctions?	
512	Please provide the name of the tool(s) used for screening against Targeted Financial Sanctions. Name all that apply.	
513	How long has your Entity unitized this screening tool(s)?	Please identify the time period beginning from the moment the tool was used for the first time.
514	Did the screening tool(s) your Entity utilizes generate any alerts for Targeted Financial Sanctions within the reporting period?	
515	What actions did your Entity take to the alert(s) generated? Please describe.	
516	Has your Entity ever identified exposure to TFS designated persons?	This question aims to capture whether the reporting entity has ever identified that its clients, their legal and Beneficial Owners, parties to a transaction, relevant third parties (intermediaries, agents), or any other related persons were subject to Targeted Financial Sanctions.
517	What actions did your Entity take to after identifying parties that were subject to targeted financial sanctions? Please describe.	The answer could identify if reporting to the appropriate competent authority and freezing of assets occurred.
518	Are the board and senior management of your Entity engaged in overseeing risks and compliance matters related to TFS?	<p>The response should capture information on the board's or senior management's involvement in overseeing risks and compliance matters related to Targeted Financial Sanctions implementation.</p> <p>Relevant engagement might include:</p> <ul style="list-style-type: none"> <li>(1) approval of TFS-related policies, procedures and instructions by the board or senior management;</li> <li>(2) approval (allocation) of financial, technical (IT) or human resources aimed at increasing level of compliance with TFS obligations, such as building employees' knowledge and qualifications in TFS area (trainings, seminars, certificates) and/or hiring additional employees; granting necessary resources to implement automated screening solutions, etc.;</li> <li>(3) periodic reporting on TFS compliance, including sanctions evasion risks, trends and vulnerabilities,</li> <li>(4) arranging internal audits in TFS area and taking timely actions to remedy deficiencies, etc.</li> </ul>
519	Does your Entity screen all recipients' funds and other	Does your Entity screen all recipients' funds and other assets against relevant databases to check whether parties to a transaction are subject to TFS? In

Q #	Question Text	Instructions
	assets against all relevant databases to check whether parties to a transaction are subject to TFS?	addition to screening clients and their legal and Beneficial Owners, the reporting entities are also required to identify, whether parties to a transaction are subject to Targeted Financial Sanctions.  Relevant Targeted Financial Sanctions databases include UN lists, UAE lists, and OFAC lists, at a minimum.
520	Describe how the Entity resolves TFS-related alerts and false positives.	Reporting entities are requested to (1) describe the process of handling "false positives" (2) indicate, how many "false positives" are generated per day/week/month on average; (3) how much time approximately does it take to close (resolve) an alert?
521	Does the board and senior management engagement of your Entity cover risks and compliance matters related to TFS?	Are the board and senior management of your Entity involved in overseeing risks and compliance matters related to TFS?  Relevant examples might include: (1) approval of TFS-related policies, procedures and instructions by the board or senior management; (2) approval (allocation) of financial, technical (IT) or human resources aimed at increasing level of compliance with TFS obligations, such as building employees' knowledge and qualifications in TFS area (trainings, seminars, certificates) and/or hiring additional employees; granting necessary resources to implement automated screening solutions, etc.; (3) periodic reporting on TFS compliance, including sanctions evasion risks, trends and vulnerabilities, (4) arranging internal audits in TFS area and taking timely actions to remedy deficiencies, etc.
522	Do Entity policies and procedures adequately cover TFS screening and alerts?	The reporting entity should disclose whether its policies and procedures adequately cover TFS screening and alerts elements.  Policies and procedures should cover targeted financial sanctions-related requirements of at least the following: (a) which elements are being screened (clients (incl. BOs and parties to a transaction) and transactions); (b) frequency and scope of screening; (c) handling of alerts, false positives (incl. how should the alerts be resolved where information is unavailable, incomplete or potentially unreliable)
523	Does your Entity have policies and procedures regarding direct and indirect control of assets of TFS designated persons?	The reporting entity should disclose whether its policies and procedures cover: (a) direct control and (b) indirect control of assets by designated persons; (c) internal processes and systems designed to detect persons who exercise direct and indirect control over assets owned by designated persons.

Q #	Question Text	Instructions
524	Does your Entity have policies and procedures regarding freezing the assets (without delay) of TFS designated persons and report it to competent authority(ies)?	The reporting entity should disclose whether its policies and procedures cover: concrete steps is the reporting entity taking in order to (1) freeze assets without delay of designated persons and (2) to report the case(s) to the competent authority(ies)?
525	Has your Entity acted to freeze assets and/or report to the relevant authority within the reporting period?	
526	Please describe the circumstances and what actions were taken.	The reporting entity should describe the incidents and identify what steps were taken in order to (1) freeze assets of designated persons and entities and (2) to report the case(s) to the competent authority(ies)?  Please describe the whole process elaborating on concrete practical steps (identification, freezing, communication/reporting) and time spent to complete each step.
527	Please provide the total number of TFS designated persons identified by your Entity within the reporting period.	
528	Please identify the unique Jurisdictions involved related to the identification of TFS designated persons by your Entity within the reporting period.	The reporting entity should list the jurisdictions involved that were related to the identification of TFS designated persons.
529	Please provide the total value of assets frozen (in AED) related to Targeted Financial Sanctions within the reporting period.	The reporting entity should provide the total <u>value of assets frozen</u> in AED, within the reporting period.
530	Has your Entity frozen funds based on Targeted Financial Sanctions from the UNSC or a Domestic list?	
531	Please provide any documents related to funds frozen by your Entity based on TFS from either UNSC or Domestic list.	
532	Please provide the total number of reports made to competent authorities related to TFS.	

Q #	Question Text	Instructions
533	Has your Entity taken any other actions related to Targeted Financial Sanctions?	
534	Has your Entity registered on the email subscription service provided on the website of the Executive Office in order to receive notifications related to new listings, re-listings, updating or de-listing decisions issued by the UN Security Council, the Sanctions Committee, or the Cabinet?	Register at the Executive Office of the Committee for Goods Subjected to Import and Export Control website to receive automated email notifications: <a href="https://www.uaieec.gov.ae/en-us/un-page">https://www.uaieec.gov.ae/en-us/un-page</a> (Sanctions List button).
535	Please use this space to provide additional info or feedback from this section. If none, state 'none'	