**Annex II**

**BANK OF SIERRA LEONE**

**REVISED AML/CFT RETURNS TEMPLATE**

Name of the Institution:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Institution’s Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Telephone: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Fax number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Bank e-mail address:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reporting Date (6 months) ending \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_20\_\_\_

Complied by:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Approved by (MD/CEO):\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Email: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_­­­­­­­­­\_\_\_\_\_\_\_ Telephone contact: \_\_\_\_\_\_\_\_\_\_\_\_

Date submitted to BSL\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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| 1. **CUSTOMER RISK FACTORS** | **No. of Customers / Accounts** | **Deposit Amount**  **(Le)** |
| 1. **Breakdown of Deposits by Customer type** |  |  |
| **i. Natural Persons –**  **Residence:** |  |  |
| Leone |  |  |
| USD |  |  |
| GBP |  |  |
| EUR |  |  |
| **ii. Natural Persons – Non**  **Residence:** |  |  |
| Leone |  |  |
| USD |  |  |
| GBP |  |  |
| EUR |  |  |
| **iii. Legal Persons - Residence:** |  |  |
| Leone |  |  |
| USD |  |  |
| GBP |  |  |
| EUR |  |  |
| **iv Legal Persons – Non**  **Residence:** |  |  |
| Leone |  |  |
| USD |  |  |
| GBP |  |  |
| EUR |  |  |
|  |  |  |
| 1. **Politically Exposed Persons (PEPs):** |  |  |
| 1. **Domestic PEPs –** |  |  |
| Leone Accounts |  |  |
| USD |  |  |
| GBP |  |  |
| EUR |  |  |
| **ii. International PEPs:** |  |  |
| Leone Accounts |  |  |
| USD |  |  |
| GBP |  |  |
| EUR |  |  |
| **iii. Foreign PEPs:** |  |  |
| Leone Accounts |  |  |
| USD |  |  |
| GBP |  |  |
| EUR |  |  |
| **iv. PEP related Businesses &**  **Affiliate:** |  |  |
|  |  |  |
| 1. **NGOs (Charities, Foundations etc:** |  |  |
| Leone Accounts |  |  |
| USD |  |  |
| GBP |  |  |
| EUR |  |  |
|  |  |  |
| 1. **Dealers in Precious Metals and Stones and Jewellery Shops:** |  |  |
| Leone Accounts |  |  |
| USD |  |  |
| GBP |  |  |
| EUR |  |  |
|  |  |  |
| 1. **Professional Intermediaries (Lawyers, Accountants etc):** |  |  |
| Leone Accounts |  |  |
| USD |  |  |
| GBP |  |  |
| EUR |  |  |
|  |  |  |
| 1. **Casinos:** |  |  |
| Leone Accounts |  |  |
| USD |  |  |
| GBP |  |  |
| EUR |  |  |
|  |  |  |
| 1. **Pooled Accounts** |  |  |
| Leone Accounts |  |  |
| USD |  |  |
| GBP |  |  |
| EUR |  |  |
|  |  |  |
| 1. **Real Estate Companies including Agents** |  |  |
| Leone Accounts |  |  |
| USD |  |  |
| GBP |  |  |
| EUR |  |  |
|  |  |  |
| 1. **Money Remittance Companies** |  |  |
| Leone Accounts |  |  |
| USD |  |  |
| GBP |  |  |
| EUR |  |  |
|  |  |  |
| 1. **Money Exchangers** |  |  |
| Leone Accounts |  |  |
| USD |  |  |
| GBP |  |  |
| EUR |  |  |
|  |  |  |
| 1. **Entertainment Businesses:** |  |  |
| Leone Accounts |  |  |
| USD |  |  |
| GBP |  |  |
| EUR |  |  |
|  |  |  |
| 1. **Uregulated Financial Entities** |  |  |
| Leone Accounts |  |  |
| USD |  |  |
| GBP |  |  |
| EUR |  |  |
|  |  |  |
| 1. **Other high risk customers as identified by the FATF** |  |  |
| Leone Accounts |  |  |
| USD |  |  |
| GBP |  |  |
| EUR |  |  |
|  |  |  |
| **Customer Risk Profile as Determined by the Bank Based on Internal Risk Assessment** | | |
| **Risk Rating** | **Number of Customers** | **Amount of Deposits** |
| Low Risk Customers |  |  |
| Medium Risk Customers |  |  |
| High Risk Customers |  |  |

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| --- | --- | --- |
| 1. **Products & Services**   **(for Business Activities that don’t apply, please insert “NA”).** | **Number of accounts** | **Amount**  **(Le)** |
| 1. **Deposits Mix** |  |  |
| 1. Current Deposits: |  |  |
| Leone |  |  |
| USD |  |  |
| GBP |  |  |
| EUR |  |  |
| 1. Savings Deposits: |  |  |
| Leone |  |  |
| USD |  |  |
| GBP |  |  |
| EUR |  |  |
| 1. Time/Fixed deposits |  |  |
| Leone |  |  |
| USD |  |  |
| GBP |  |  |
| EUR |  |  |
| 1. Call Deposit |  |  |
| Leone |  |  |
| USD |  |  |
| GBP |  |  |
| EUR |  |  |
| 1. **Others (please specify):** |  |  |
| Leone |  |  |
| USD |  |  |
| GBP |  |  |
| EUR |  |  |
|  |  |  |
| 1. **Loans:** |  |  |
| 1. Secured Loans |  |  |
| 1. Unsecured Loans |  |  |
| 1. PEP Loans |  |  |
|  |  |  |
|  | **Number of Transactions** | **Amount (Le)** |
| 1. **Wire transfers (SWIFT, TT**   **etc.):** |  |  |
| 1. Inflows |  |  |
| 1. Outflows |  |  |
|  |  |  |
| 1. **Remittances** |  |  |
|  |  |  |
| 1. **Trade Financing** |  |  |
|  |  |  |
| 1. **Private Banking or VIP** |  |  |
|  |  |  |
| 1. **E-Banking** |  |  |
|  |  |  |
| 1. **ATM transactions** |  |  |
|  |  |  |
| 1. **Sale of Monetary Instruments including Travellers Cheques** |  |  |
|  |  |  |
| 1. **Sale of Foreign Currencies** |  |  |
|  |  |  |
| 1. **Purchase of foreign Currencies** |  |  |
|  |  |  |
| 1. **Correspondent Banking** |  |  |
|  |  |  |
| 1. **Others (please specify)** |  |  |
|  |  |  |

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| 1. **Geographic location of clients / branches** | **Number of Accounts** | **Amount of Deposits (Le)** |
| 1. **Specific high risk areas in Sierra Leone** |  |  |
| 1. Cities/Towns/Streets/Areas etc. |  |  |
| 1. Airport and Sea Port |  |  |
| 1. Mining Districts |  |  |
| 1. Border áreas and Coastline towns |  |  |
| 1. **Specific high risk foreign jurisdictions** |  |  |
| 1. FATF listed high-risk and non-cooperative jurisdictions |  |  |
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| 1. **Delivery Channel** | **Number of transactions** | **Amount (Le)** |
| 1. Banking Hall |  |  |
| 1. Internet |  |  |
| 1. Mobile pone |  |  |
| 1. Agents |  |  |
| 1. ATM |  |  |
| 1. Others (please specify) |  |  |
|  |  |  |

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| --- | --- | --- |
| 1. **Mode of Payment by customer for investments and services provided.** | **Number of transactions** | **Amount (Le)** |
| 1. Cash |  |  |
| 1. Non Cash |  |  |
| **Total** |  |  |

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| --- | --- | --- |
| 1. **Suspicious and Currency Transaction Reports (STRs)** | **Number of Reports** | **Amount (Le)** |
| 1. Number STRs filed |  |  |
| 1. Number of unusual transactions identified but not yet assessed by Compliance Officer |  |  |
| 1. Number of unusual transactions not reported to FIU after assessment by Compliance Officer |  |  |
| 1. Currency Transaction Reports |  |  |
|  |  |  |

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**Head Compliance Approved by MD/CEO**