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**IMPORTANT! Do not** fill out this form!

## **1 Information about the activities of the undertaking**

*This question refers to beneficial owners of the undertaking to which this periodic reporting refers. "Beneficial owner" refers to the same definition as set out in sections 3-7 of the Registration of Beneficial Owners Act (2017:631).*

***How many (if any) of the undertakings's beneficial owners have their legal tax domicile abroad?***

Number \_\_\_\_\_

***In which countries besides Sweden (if any) do the undertakings's beneficial owners have their legal tax domicile?***

Countries \_\_\_\_\_

***Does the undertaking have any cross-border operations in Sweden (branch, agent)?***

Yes

No

***In which country is the Parent undertaking domiciled?***

Country \_\_\_\_\_

***As per the most recent annual accounts, specify:***

The undertakings's net sales

\_\_\_\_\_

The undertakings's balance sheet total

\_\_\_\_\_

For Swedish management companies and AIF managers, specify the total fund value under management for the past year

\_\_\_\_\_

***Enter the total number of employees (in Sweden)***

Number \_\_\_\_\_

*The question refers to all of the undertakings's employees and is not limited to employees working with measures to counteract money laundering and terrorism financing. "Employee" refers to all employees (regardless of the type of employment) as well as other workers, such as consultants and persons engaged via staffing agencies.*

**The undertakings's product range:** **Yes No**

Deposits on account with deposit insurance

Deposits on account without deposit insurance

Loans with collateral

Loans without collateral

Money remittance

**Yes No**

Securities trading

Pension solutions

**Yes No**

Insurance

Cash handling (*Provision or receipt of cash as payment or deposits into an account*).

Debit card

Pre-paid debit card

Swish

**Yes No**

Private Banking

Currency exchange

Leasing

Payment services (*"Payment services" refers to the definition set out in the Payment Services Act (2010:751)*).

Electronic money (*"Electronic money" refers to the definition set out in the Electronic Money Act (2011:755)*).

Cryptocurrency

Trade finance products

**2 The undertakings's risk assessment and procedures**

*According to Chapter 2, section 1 of the Money Laundering and Terrorist Financing (Prevention) Act (2017:630), a undertaking shall conduct an assessment of how the products and services it provides can be used for money laundering or terrorism financing and how large the risk is that this occurs (general risk assessment).*

***Has the undertaking conducted a general risk assessment?***

**Yes No**

***Most recent update (if applicable) to the general risk assessment***

Date (MMYY) \_\_\_\_\_

***Most recent previous update (if applicable) to the general risk assessment***

Date (MMYY) \_\_\_\_\_

***Does the undertaking have procedures and guidelines in accordance with Chapter 2 and 5 of the Money Laundering and Terrorist Financing (Prevention) Act (2017:630) for...***

**Yes No**

- |                                                                      |                          |                          |
|----------------------------------------------------------------------|--------------------------|--------------------------|
| ...Gathering customer due diligence                                  | <input type="checkbox"/> | <input type="checkbox"/> |
| ... Monitoring                                                       | <input type="checkbox"/> | <input type="checkbox"/> |
| ... Reporting to the Swedish Police<br>(Financial Intelligence Unit) | <input type="checkbox"/> | <input type="checkbox"/> |
| ... Handling of personal data                                        | <input type="checkbox"/> | <input type="checkbox"/> |

**Yes No**

- |                              |                          |                          |
|------------------------------|--------------------------|--------------------------|
| ....Suitability assessment   | <input type="checkbox"/> | <input type="checkbox"/> |
| ...Education                 | <input type="checkbox"/> | <input type="checkbox"/> |
| ...Protection of employees   | <input type="checkbox"/> | <input type="checkbox"/> |
| ...Maintenance of a register | <input type="checkbox"/> | <input type="checkbox"/> |

***How many countries (if any) has the undertaking assessed to be a high risk in the general risk assessment?***

Number \_\_\_\_\_

***Of these (if any), in how many does the undertaking have business relationships?***

Number \_\_\_\_\_

**Which functions/persons in the undertaking are involved in the preparation and updating of the general risk assessment?**

	<b>Yes</b>	<b>No</b>
Specially appointed executive Management	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>

	<b>Yes</b>	<b>No</b>
Persons in each business area	<input type="checkbox"/>	<input type="checkbox"/>

**Other function/person in the undertaking (specify)**

\_\_\_\_\_

**Which customer category(-ies) (if any) has the undertaking declined business relationships because the risk associated with this category was too large (multiple answers possible)?**

Open answer \_\_\_\_\_

### **3 Customer due diligence**

**Provide information about customers**

*The terms established business relationships and customer refer to the definitions set out in Chapter 1, section 8, sections 1 and 4, respectively, of the Money Laundering and Terrorist Financing (Prevention) Act (2017:630).*

**Number of established business relationships in Sweden (rounded to nearest 100)?** \_\_\_\_\_

**Specify the number of customers with legal tax domicile in Sweden**

Natural persons \_\_\_\_\_

Legal persons \_\_\_\_\_

**Specify the number of customers with legal tax domicile in EU/EEA (not Sweden)**

Natural persons \_\_\_\_\_

Legal persons \_\_\_\_\_

**Specify the number of customers with legal tax domicile outside of EU/EEA**

Natural persons \_\_\_\_\_

Legal persons \_\_\_\_\_

**How many customers are considered to be high risk? Specify number**

Natural persons \_\_\_\_\_

Legal persons \_\_\_\_\_

**For how many established business relationships does the undertaking not have current and adequate information for customer due diligence?**

*Due diligence measures refer to the measures regulated in Chapter 3 of the Money Laundering and Terrorist Financing (Prevention) Act (2017:630) and Chapter 3 of Finansinspektionen's Regulations, FFFS 2017:11.*

Natural persons \_\_\_\_\_

Legal persons \_\_\_\_\_

**How many of the undertakings's customers have been identified as PEP (politically exposed person) (Specify the number)?**

*PEP refers to the definition set out in Chapter 1, section 8, point 5p and section 9 of the Money Laundering and Terrorist Financing (Prevention) Act (2017:630).*

**with legal tax domicile in Sweden**

Natural persons \_\_\_\_\_

Beneficial owners for legal persons \_\_\_\_\_

**with legal tax domicile in EU/EEA (not Sweden)**

Natural persons \_\_\_\_\_

Beneficial owners for legal persons \_\_\_\_\_

**with legal tax domicile outside of EU/EEA**

Natural persons \_\_\_\_\_

Beneficial owners for legal persons \_\_\_\_\_

**Where appropriate for banks, specify information about correspondent banks with legal tax domicile in (specify number)...**

Sweden \_\_\_\_\_

EU/EEA (not Sweden) \_\_\_\_\_

Outside of the EU/EEA (not Sweden) \_\_\_\_\_

**4 Monitoring and reporting**

***Does the undertaking utilise a transaction review system for assisting efforts to identify suspicious transactions or deviant activities?***

- Yes
- No

***Which type of transaction review system is used (if any)?***

- Automatic transaction review system
- Manuel transaction review system

***Does the undertaking document the reasoning for why an alarm for suspicious transactions or deviant activities is rejected or reported to the Financial Intelligence Unit?***

- |  |                          |                          |
|--|--------------------------|--------------------------|
|  | <b>Yes</b>               | <b>No</b>                |
|  | <input type="checkbox"/> | <input type="checkbox"/> |

**IMPORTANT! The next three questions about alarms and reporting are not to be answered until the reporting occasion in 2019. In other words, do not answer these questions during the period 1 January-31 March 2018.**

***If the undertaking has an automatic monitoring system, how many alarms for suspicious transactions or deviant activities were generated in the past year?***

Number \_\_\_\_\_

***How many money laundering reports did the undertaking submit to the Financial Intelligence Unit in the past year?***

Number \_\_\_\_\_

***How long did it take from when the alarm for suspicious transactions or deviant activities was generated in the undertakings's manual and/or automatic transaction system until a report was submitted to the Financial Intelligence Unit?***

Shortest time until a report was submitted to the Financial Intelligence Unit  
Number of days \_\_\_\_\_

Longest time until a report was submitted to the Financial Intelligence Unit  
Number of days \_\_\_\_\_

The median of all cases in the past year  
Number of days \_\_\_\_\_

*The calculation of the median is dependent on whether the dataset contains an even or uneven number of values.*

*Example 1: If five cases are sorted by the number of days (1,4,7,11,12), the median is 7 days.*

*Example 2: If four cases are sorted by the number of days (1,4,7,11), the median is the average of the two middle numbers, i.e. 5.5 days.*

## 5 Compliance

***Do any of the following control functions exist?***

	Yes	No
Specially appointed executive	<input type="checkbox"/>	<input type="checkbox"/>
Appointed officer for controlling and reporting obligations	<input type="checkbox"/>	<input type="checkbox"/>
Independent audit function	<input type="checkbox"/>	<input type="checkbox"/>

***Has any control function identified deficiencies in the undertakings' compliance with the money laundering regulations during the past year?***

- Yes  
 No

***If deficiencies were identified by the control function, were any measures taken with regard to them?***

- Deficiencies identified by the control function are rectified  
 The deficiencies identified by the control function are not rectified, but the process to rectify them is currently underway  
 No, no measures have been taken with regard to the deficiencies

**EU regulations regarding sanctions** *Financial undertakings are obligated to follow the international sanctions that are decided by the EU (independently or to implement sanctions decided by the UN) and refer to limitations to the discretionary actions of companies and individuals. This entails, for example, that financial firms in some cases must freeze accounts and transactions, monitor changes to accounts and inform Finansinspektionen about such measures. Sweden has an official website for information about existing sanctions (the sanction lists) at [www.regeringen.se/sanktioner](http://www.regeringen.se/sanktioner). This web page also contains information about which authorities have been appointed to fulfil the various information requirements set out in the EU sanction regulations. The information in the sanction lists is updated on an ongoing basis.*

***Are new customers checked against the sanction lists before a business relationship is entered into?***

- Yes  
 No

***Is a new beneficial owner checked against the sanction lists before a business relationship is entered into?***

- Yes
- No

***How often are existing customers checked against the sanction lists?***

- Daily
- Less frequently
- Never

***How often is a beneficial owner checked against the sanction lists?***

- Daily
- Less frequently
- never

***Are cross-border transactions checked against the sanction lists?***

- Yes
- No

***Does the undertakings have assets or economic resources belonging to natural or legal persons, units or bodies that are identified on the sanction lists?***

- Yes
- No

## **6 Training**

*According to Chapter 2, section 14 of the Money Laundering and Terrorist Financing (Prevention) Act (2017:630) and Chapter 2, section 5 of Finansinspektionen's regulations FFFS 2017:11, an undertaking shall ensure that employees, contractors and other persons involved in its activities in a similar capacity who perform significant tasks to prevent the operations from being used for money laundering or the financing of terrorism receive on an ongoing basis relevant training and information in order to be able to discharge their obligations in accordance with the law. Such training as a minimum shall include relevant parts of the content of applicable regulations, the undertakings's total risk assessment, procedures and guidelines and information that would facilitate the identification of suspected money laundering and financing of terrorism.*

***Does the undertaking offer training for employees, consultants and other persons involved in its activities in a similar capacity with the aim of identifying suspected money laundering or financing of terrorism?***

- Yes
- No

***What components are included in the training (if applicable):***

- Content of applicable regulations
- The undertakings's general risk assessment
- The undertakings's procedures, guidelines, etc., to facilitate the identification of suspected money laundering and financing of terrorism
- Typologies and methods for money laundering and the financing of terrorism

***If the company does offer such training, has the content been updated in the past year?***

- Yes
- No

***If the undertaking offer such training, has the undertaking held any type of training for money laundering and the financing of terrorism in the past year?***

- Yes
- No

***If the undertaking does offer such training, has the content been adapted to the needs of different personnel categories?***

- Yes
- No