

Be Alert, Stay Compliant:

Guard Against **Financial Crime**

This Festive Season!

**DON'T BE A CONDUIT FOR MONEY LAUNDERING (ML),
TERRORISM FINANCING (TF) OR PROLIFERATION FINANCING (PF)**

Be alert to red flags, including by watching:

Odd Spending: Watch for **unusually large purchases** that **don't fit the customer's profile**

Holiday Rush: Be alert to **rushed** or **complex transactions**

Scam Victims: Watch for customers purchasing valuables with **evasive explanations and actions**

Stay compliant with regulatory requirements:

Perform Customer Due Diligence (CDD)/ Enhanced CDD: Conduct CDD to **identify and verify your customers**, and ECDD on **higher-risk customers and transactions**

Document fully: Keep records of documents and information relating to transactions where CDD/ECDD is conducted, for a **period of 5 years**

Report fast: Where there is suspicion of ML/TF/PF, file a Suspicious Transaction Report immediately. For a **cash transaction exceeding S\$20,000**, file a Cash Transaction Report **within 15 business days**

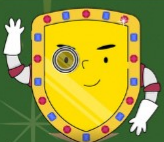
Scan this QR code for the list of red flag indicators:



If you suspect that the customer, property or transaction is linked to criminal conduct, file a Suspicious Transaction Report (STR) within 5 business days
E-file online at: <https://www/police.gov.sg/sonar>



Vigilance is Our Shield



For more information, visit:
<https://go.gov.sg/acd>

