**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\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

|  |  |  |
| --- | --- | --- |
| 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 |  |  |

|  |  |  |
| --- | --- | --- |
| 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)**
 |  |  |
|  |  |  |

|  |  |  |
| --- | --- | --- |
| 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
 |  |  |
|  |  |  |

|  |  |  |
| --- | --- | --- |
| 1. **Delivery Channel**
 | **Number of transactions** | **Amount (Le)** |
| 1. Banking Hall
 |  |  |
| 1. Internet
 |  |  |
| 1. Mobile pone
 |  |  |
| 1. Agents
 |  |  |
| 1. ATM
 |  |  |
| 1. Others (please specify)
 |  |  |
|  |  |  |

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

|  |  |  |
| --- | --- | --- |
| 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**