

# Risk Assessment Form



This form must be completed at least once every two years and kept on file for five years

Date: .....

Office: .....

.....

.....

Completed By: .....

Broker Verification: (Signature) ..... (Date) .....

Frequently    Occasionally    Seldom    Never    N/A    Don't Know

**Identify whether your Brokerage provides any of the following services**

Do you offer services that make it difficult to fully identify clients?								
Do you offer electronic funds payment services?								
Do you offer funds transfers (domestic and international)?								

**Identify whether you deal with clients or provide products or services in the following geographic locations:**

Are client properties located in a high-crime rate area?								
Do you or your clients operate or undertake activities in the following countries:								
<ul style="list-style-type: none"> <li>Any country subject to sanctions, embargoes or similar measures issued by, for example, the United Nations ("UN"). In some circumstances, sanctions or measures similar to those issued by bodies such as the UN, but which may not be universally recognized. (Please see URL information #1 and #2 on page 2)</li> </ul>								
<ul style="list-style-type: none"> <li>Any country identified as financial secrecy havens or jurisdictions. (Please see URL information #3 and #4 on page 2)</li> </ul>								
<ul style="list-style-type: none"> <li>Any country identified by the Financial Action Task Force (FATF) as non-cooperative in the fight against money laundering or subject to an FATF statement? You can consult the current Non-Cooperative Countries and Territories listed on the FATF's Website. (Please see URL information #5 on page 2)</li> </ul>								
<ul style="list-style-type: none"> <li>Any country identified by credible sources                             <ul style="list-style-type: none"> <li>- As lacking appropriate money laundering laws and regulations</li> <li>- As providing funding or support for terrorist activities?</li> <li>- As having significant levels of corruption, or other criminal activity? (Please see URL information #6 - 9 on page 2)</li> </ul> </li> </ul>								

**Identify whether any of the following applies to individual clients:**

Have you dealt with successive transactions of the same property in a short period of time?								
Do your clients operate a "cash business"?								
Do your clients conduct transactions involving multiple cash deposits?								
Do your clients' businesses generate large amounts of cash for certain transactions that are not normally cash intensive?								
Does your client use intermediate vehicles (such as corporations, trusts, foundations, partnerships) or other structures that do not seem usual for their business or seem very complex and unnecessary?								



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	Frequently	Occasionally	Seldom	Never	N/A	Don't Know
<b>Identify whether any of the following applies to individual clients:</b>						
Are your clients foreign residents, do you have clients that are foreign residents?						
Have any clients been identified as having engaged in activity that is consistent with the indicators identified for Suspicious Transactions? (Guideline 2)						
Are 3rd party vehicles (i.e. trusts) used to obscure the true owner of the transaction?						
Are your clients intermediaries?						
Do your clients use unsupervised intermediaries?						
Do you deal with assignments of a legally binding contract?						
<b>Identify whether any of the following applies to Corporate or business clients:</b>						
Is the client an unregistered charity or other unregulated "not for profit" organization (especially one operating on a "cross-border" basis)?						
Does the client's structure or nature of its business or relationship make it difficult to identify the true owners or controllers?						
Are 3rd party vehicles (i.e. trusts) used to obscure the true owner of the transaction?						
Are your clients intermediaries?						
Do your clients use unsupervised intermediaries?						
Do you deal with assignments of a legally binding contract?						
<b>Identify whether any of the following apply to your business practices:</b>						
Do you rely on a salesperson for such obligations as client identification?						
Does client identification take place other than face-to-face?						
Is your client base primarily repeat business?						
Is your client base primarily referral business?						
Is your client base primarily new business?						
<p><b>1) UN:</b>  <a href="http://www.un.org/sc/committees/index.shtml">http://www.un.org/sc/committees/index.shtml</a>  <a href="http://www.international.gc.ca/trade/sanctions-en.asp">http://www.international.gc.ca/trade/sanctions-en.asp</a></p> <p><b>2) Canada:</b>  <a href="http://www.un.org/Docs/sc/unsc_resolutions.html">http://www.un.org/Docs/sc/unsc_resolutions.html</a></p> <p><b>3) OECD:</b>  <a href="http://www.oecd.org/document/57/0,3343,en_2649_201185_30578809_1_1_1_1,00.html">http://www.oecd.org/document/57/0,3343,en_2649_201185_30578809_1_1_1_1,00.html</a></p> <p><b>4) International Money Laundering Information Network:</b>  <a href="http://www.imolin.org/imolin/finhaeng.html#Map.%20%20Major%20Financial%20Havens">http://www.imolin.org/imolin/finhaeng.html#Map.%20%20Major%20Financial%20Havens</a></p> <p><b>5) FATF:</b>  <a href="http://www.fatf-gafi.org/findDocument/0,3354,en_32250379_32237267_1_32247550_1_1_1,00.html">http://www.fatf-gafi.org/findDocument/0,3354,en_32250379_32237267_1_32247550_1_1_1,00.html</a></p> <p><b>6) FATF:</b>  <a href="http://www.fatf-gafi.org/pages/0,3417,en_32250379_32236992_1_1_1_1_1,00.html">http://www.fatf-gafi.org/pages/0,3417,en_32250379_32236992_1_1_1_1_1,00.html</a></p> <p><b>7) MONEYVAL:</b>  <a href="http://www.coe.int/t/dghl/monitoring/moneyval/">http://www.coe.int/t/dghl/monitoring/moneyval/</a></p> <p><b>8) IMF:</b>  <a href="http://www.imf.org/external/country/index.htm">http://www.imf.org/external/country/index.htm</a> IMoLIN: <a href="https://www.imolin.org/amlid/index.html">https://www.imolin.org/amlid/index.html</a></p> <p><b>9) IMoLIN:</b>  <a href="http://www.imolin.org/amlid/index.html">http://www.imolin.org/amlid/index.html</a></p>						