

Guide for Submitting the Compliance Assessment Report

Guide for the Compliance Assessment Report

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Table of Contents

1. Introduction.....	4
2. Who or What is a Reporting Entity?.....	4
2.1 Financial entities.....	4
2.2 Life insurance companies, brokers and agents	4
2.3 Securities dealers	5
2.4 Money services businesses.....	5
2.5 Agents of the Crown	5
2.6 Accountants and accounting firms.....	6
2.7 Real estate	6
2.8 Casinos.....	7
2.9 Dealers in precious metals and stones.....	8
2.10 British Columbia notaries.....	8
3. Who has to Complete the Compliance Assessment Report?.....	9
4. Logging on to the Compliance Assessment Report System	9
5. The Compliance Assessment Report System Menus	11
6. How to Complete the Compliance Assessment Report Form	15
7. After your Compliance Assessment Report is Submitted	30
8. Penalties.....	30
9. Comments?	30
10. How to Contact FINTRAC.....	30
Appendix 1A: Part A Instructions for Money Services Businesses	32
Appendix 1B: Part A Instructions for Credit Unions / Caisses Populaires..	35
Appendix 1C: Part A Instructions for Securities Dealers	37
Appendix 1D: Part A Instructions for Trust/Loan Companies	41
Appendix 1E: Part A Instructions for Life Insurance Intermediaries.....	43
Appendix 1F: Part A Instructions for Life Insurance Companies	48
Appendix 1G: Part A Instructions for Real Estate.....	53
Appendix 1H: Part A Instructions for Accountants and Accounting Firms	56

**Appendix 1I: Part A Instructions for Dealers in Precious
Metals and Stones58**

1. Introduction

Part of the mandate of the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC) is to ensure compliance by financial intermediaries and other reporting entities with their obligations under the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* (PCMLTFA) and related Regulations. To do this, FINTRAC can inquire into the business of any reporting entity and examine records, including those relating to their compliance regime.

If you are a reporting entity (see section 2 of this guide), the compliance assessment report is one of the ways that FINTRAC can inquire into your business. FINTRAC will advise you in writing when you are required to complete it.

This guide is for you if you have received such a request from FINTRAC. It explains how to complete the compliance assessment report and how to submit it.

For information about the reporting entity obligations mentioned above, see the series of guidelines available in the Guidelines section of FINTRAC's Web site (<http://www.fintrac-canafe.gc.ca>).

2. Who or What is a Reporting Entity?

The following individuals and entities are called reporting entities. They have reporting, record keeping, client identification and compliance regime requirements under the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* (PCMLTFA) and related Regulations.

2.1 Financial entities

Financial entities are banks (that is, those listed in Schedule I or II of the *Bank Act*) or authorized foreign banks with respect to their operations in Canada, credit unions, caisses populaires, financial services cooperatives, credit union centrals, trust companies, loan companies and agents of the Crown that accept deposit liabilities.

2.2 Life insurance companies, brokers and agents

A life insurance company means one regulated by provincial legislation, or a life company or foreign life company under the *Insurance Companies Act*. A life insurance broker or agent means an individual or entity registered or licensed provincially to carry on the business of arranging contracts of life insurance.

2.3 Securities dealers

A securities dealer is an individual or entity authorized under provincial legislation to engage in the business of dealing in securities or any other financial instruments or to provide portfolio management or investment advising services.

2.4 Money services businesses

A money services business means an individual or entity engaged in the business of any of the following activities:

- foreign exchange dealing;
- remitting or transmitting funds by any means or through any individual, entity or electronic funds transfer network; or
- issuing or redeeming money orders, traveller's cheques or other similar negotiable instruments. This does not include redeeming cheques payable to a named individual or entity. In other words, cashing cheques made out to a particular individual or entity is not included.

Money services businesses include alternative money remittance systems, such as Hawala, Hundi, Chitti, etc.

For more information about who is engaged in the money services business, see the FINTRAC Interpretation Notice No. 1, available under "General publications" on the Publications page of FINTRAC's Web site (<http://www.fintrac-canafe.gc.ca>).

2.5 Agents of the Crown

Agents of the Crown are government departments or agents of her Majesty in right of Canada or of a province. If you are an agent of the Crown that sells or redeems money orders, you are a reporting entity.

If you are an agent of the Crown that accepts deposit liabilities in the course of providing financial services to the public, such as a provincial savings office, you are considered a financial entity (see subsection 2.1).

If you are an agent of the Crown that sells precious metals to the public, you are considered a dealer in precious metals and stones (see subsection 2.9).

2.6 Accountants and accounting firms

An accountant means a chartered accountant, a certified general accountant or a certified management accountant. An accounting firm means an entity that is in the business of providing accounting services to the public that has at least one accountant who is a partner, an employee or an administrator.

If you are an accountant or an accounting firm, you are a reporting entity when you conduct any of the following activities on behalf of any individual or entity (other than your employer) or give instructions in respect of those activities on behalf of any individual or entity (other than your employer):

- receiving or paying funds;
- purchasing or selling securities, real property or business assets or entities; or
- transferring funds or securities by any means.

You are not subject to the reporting and other obligations for the receipt of professional fees. This means that the receipt of professional fees does not trigger your obligations. However, you are subject to the reporting and other requirements when you engage in any of the activities mentioned above, regardless of whether or not you received any fees or have a formal letter of engagement to do so. In other words, you are subject to the obligations even if you were doing the activities on a volunteer basis.

Activities of accountants or accounting firms other than those listed above, such as audit, review or compilation engagements carried out according to the recommendations in the Canadian Institute of Chartered Accountants (CICA) Handbook, do **not** trigger reporting and other obligations.

Giving advice to a client, in the context of your accountant-client relationship, is not considered providing instructions. If you need further clarification about this, refer to FINTRAC Interpretation Notice No. 2, available under “General Publications” on the Publications page of FINTRAC’s Web site (<http://www.fintrac-canafe.gc.ca>).

2.7 Real estate

Real estate brokers or sales representatives

Real estate brokers or sales representatives are individuals or entities that are registered or licensed in a province to sell or purchase real estate. They are subject to the reporting requirements and other obligations mentioned above when they act as an agent regarding the purchase or sale of real estate. This includes the buying or selling of land, buildings, houses, etc. Such activities trigger these obligations whether or not the real estate broker or sales

representative gets a commission for the real estate transaction and whether or not they have fiduciary duties regarding it.

If you are a real estate broker or sales representative, these obligations do not apply to you for activities related to property management. This means that if you only deal in property management transactions, such as leases or rental management, not purchases or sales, the obligations under the PCMLTFA do not apply to you.

Real estate developers

A real estate developer means an individual or an entity other than a real estate broker or sales representative, who in any calendar year after 2007 has sold one of the following to the public:

- at least five new houses or condominium units;
- at least one new commercial or industrial building;
- at least one new multi-unit residential building each of which contains five or more residential units; or
- at least two new multi-unit residential buildings that together contain five or more residential units.

If you are a real estate developer, you are subject to the reporting requirements and other obligations when you sell any of the following to the public:

- a new house;
- a new condominium unit;
- a new commercial or industrial building; or
- a new multi-unit residential building.

If you are an entity that is a corporation, you are subject to this whether you sell those buildings on your own behalf or on behalf of a subsidiary or affiliate. In this context, an entity is affiliated with another entity if one of them is wholly-owned by the other or both are wholly-owned by the same entity.

2.8 Casinos

Casinos are those authorized by a Canadian provincial, territorial or federal government to do business and that conduct their business in a permanent establishment. It only includes those where roulette or card games are played in the establishment, or where there is a slot machine. For these purposes, a slot machine does not include a video lottery terminal.

Registered charities may be authorized to carry on business temporarily as a casino for charitable purposes. If this type of business is carried out in the establishment of a casino for no more than two consecutive days at a time under the supervision of the casino, the activities are considered to be the supervising

casino's. In this case, the supervising casino is responsible for the reporting requirements and other obligations related to the charity casino.

2.9 Dealers in precious metals and stones

A dealer in precious metals and stones (DPMS) means an individual or an entity that buys or sells precious metals, precious stones or jewellery, in the course of its business activities. Precious metals include gold, silver, palladium or platinum whether in coins, bars, ingots, granules or in any other similar form. Precious stones include diamonds, sapphires, emeralds, tanzanite, rubies or alexandrite. Jewellery means objects made of precious metals, precious stones or pearls intended for personal adornment.

If you are a DPMS, you are subject to the reporting requirements and other obligations if you engage in the purchase or sale of precious metals, precious stones or jewellery in an amount of \$10,000 or more in a single transaction. However, you are not subject to the requirements when you engage in a purchase or sale carried out for, in connection with, or for the purpose of manufacturing jewellery, extracting precious metals or precious stones from a mine or cutting or polishing precious stones.

An agent of the Crown (that is, a government department or an agent of her Majesty in right of Canada or of a province) is considered to be a DPMS when it sells precious metals to the public in an amount of \$10,000 or more in a single transaction.

2.10 British Columbia notaries

A British Columbia notary means a British Columbia notary public or a British Columbia notary corporation. In this context, a notary public means an individual who is a member of the Society of Notaries Public of British Columbia. Also in this context, a notary corporation means an entity that provides notary services to the public in British Columbia under the *Notaries Act* of that province.

If you are a British Columbia notary, you are subject to the reporting requirements and other obligations when you engage in any of the following activities on behalf of any individual or entity (other than your employer), or give instructions on behalf of any individual or entity (other than your employer):

- receiving or paying funds (other than those received or paid for professional fees, disbursements, expenses or bail);
- purchasing or selling securities, real property or business assets or entities; or
- transferring funds or securities by any means.

3. Who has to Complete the Compliance Assessment Report?

You are only required to complete a compliance assessment report if FINTRAC requests your reporting entity to do so. This request is sent in writing and you have 30 days from the date of the request to complete it.

If your reporting entity is required to complete a compliance assessment report, you have to submit it to FINTRAC electronically if you have the technical capabilities to do so. The minimum technical capabilities are as follows:

- A personal computer with the following characteristics:
 - 32 MB memory (64 MB or higher is preferable)
 - 640 x 480 VGA video display (800 x 600 or higher is preferable)
 - an operating system running a Web browser; and
- An Internet connection

If you do not have the technical capabilities to send the requested report electronically, you must submit it on paper. Contact FINTRAC as explained in section 10 of this guide if you need a paper form.

4. Logging on to the Compliance Assessment Report System

You will receive a letter from FINTRAC requesting that you complete a compliance assessment report. That letter will provide you with the Web site address for the secure Compliance Assessment Report System. It will also provide you with an **access code**.

User of other FINTRAC secure systems

If you already use any of FINTRAC's secure systems, such as F2R for electronic reporting or MSB Registration for money services business registration, you already have a user ID and password. Use that same user ID and password to log on to the Compliance Assessment Report System. The first time you do this, you will need to enter the access code provided in the letter from FINTRAC. Enter the letters only from the access code, as the dashes are already in the access code field.

First time user of FINTRAC secure systems

If you do not already have access to FINTRAC's secure systems, you will need to get a user ID and password to be able to log on to the secure Compliance Assessment Report System. To do this, select the "Need a user ID and password" link from the Compliance Assessment Report System log on screen and enter your access code provided in the letter from FINTRAC. Enter the letters only from the access code, as the dashes are already in the access code field.

Once you have provided the necessary information, the system will provide you with a user ID. A temporary password will be sent to you by email. To log on to the Compliance Assessment Report System, enter your user ID in the “User ID” field and temporary password in the “Password” field. Then select “Log on”. The first time you log on, you will have to change the temporary password that was provided to you.

Any other time after your first log on, follow the above process with your changed password to access the Compliance Assessment Report System.

User agreement

After your first log on to the Compliance Assessment Report System, you will be directed to the **User Agreement for the Compliance Assessment Report System**. It contains the conditions of use for the Compliance Assessment Report System. Read the statement and select “I accept” to continue.

You can review the user agreement from the log on screen.

Change password

If you do not have access to any other of FINTRAC’s secure systems, the first time you log on to the Compliance Assessment Report System, you will have to change the temporary password that was provided to you. You will be directed to the **Change Password** screen. If at any other time you need to change your password, select **Change password** from the **Administration** left menu.

Your new password has to satisfy the following criteria to ensure privacy and security:

- be between 8 and 32 characters long;
- contain at least one uppercase character (e.g., “A,” “B,” “C,” etc.) and one lower case character (e.g., “a,” “b,” “c,” etc.);
- contain at least one numeric character (e.g., “1,” “2,” “3,” etc.);
- contain at least one special character (e.g., “#,” “\$,” “&,” etc.); and
- differ from any of the last eight passwords you have used.

In addition, your password cannot feature any three identical characters from your user ID. For example, if your user ID is “jonesp,” you cannot use “jon,” “one,” “nes” or “esp” as part of your revised password.

Enter your current password in the first field, your new password in the second field and confirm your new password by entering it again in the third field. Choose a password that satisfies the above-mentioned criteria. As you key in your new password, you can ensure that you are meeting the password requirements by looking at the list of criteria at the top of the screen. The circle with an exclamation mark next to a particular criterion is transformed into a circle with a check mark through it as soon as the specific criterion has been satisfied.

To save your new password, select “Submit” at the bottom of the screen. A message will appear at the top of the screen confirming that your new password has been successfully saved.

Password recovery

If you ever forget your password, select “Reset password” from the left menu on the Compliance Assessment Report System log on screen. You will then be directed to the **Reset Password** screen. Enter your user ID and then select “Submit”. A new temporary password will be emailed to you. You will need to change this password the first time you use it to log on to the Compliance Assessment Report System.

If you also have access to other secure systems, such as F2R (for electronic reporting) or MSB Registration for money services businesses registration, and you change your password in the Compliance Assessment Report System, you will have to use that same new password to log on to those other systems.

If you forgot your user ID, contact FINTRAC as explained in section 10 of this guide.

5. The Compliance Assessment Report System Menus

Once you are logged on to the secure Compliance Assessment Report System, you can navigate using the top or the left menus. The following is an overview of both menus.

Top Menu

Français: switches to French screens.

Home: directs you to the **Compliance Assessment Report System Home** page. This page is usually displayed after you log on and includes information about your last log on.

Contact Us: gives information on how to contact FINTRAC for compliance assessment report matters.

Help: displays field-by-field instructions for the compliance assessment report and other information to help you use the Compliance Assessment Report System.

Search: is not supported within the Compliance Assessment Report System. You can conduct a search from FINTRAC’s main Web site at <http://www.fintrac-canafe.gc.ca>, but you have to leave the Compliance Assessment Report System.

canada.gc.ca: directs you to the Government of Canada's home page.

Left menu

Depending on where you are in the Compliance Assessment Report System, the left menu may appear differently to you. It will always display **Administration** and **Report** which can both be expanded to display submenus. It will also display **Help** and **Log off**.

Administration

The **Administration** menu can expand to display the following:

- **Change password**
This allows you to change your password.
- **User information**
This allows you to change your user contact information.

Report

The **Report** link in the left menu opens an expanded menu to display the compliance assessment **report parts** for your reporting entity sector, as well as the **actions** that can be performed on the report, as follows:

- **Identifying Information**
This is for identifying information about your reporting entity, including its main address. It is also for information about you as the individual completing the compliance assessment report on behalf of the reporting entity.
- **Part A**
Part A is for general information about your reporting entity's organization.
- **Part B**
Part B is for information about your reporting entity's compliance regime.
- **Part C**
Part C is for information about your reporting entity's compliance officer.
- **Parts D and E**
Parts D and E are for information about your reporting entity's compliance policies and procedures.

- **Part F**
Part F is for information about your reporting entity's ongoing compliance training.
- **Part G**
Part G is for information about your reporting entity's risk-based approach.
- **Part H**
Part H is for information about your reporting entity's reporting processes.
- **Part I**
Part I is for information about your reporting entity's record keeping and client identification processes.
- **Validate/Submit**
Once you have entered and saved all information in the different parts, select **Validate/Submit** to go through validation for your report form. Validation is done as you move from one completed part of the form to another, so you can also select **Validate/Submit** at any time. You can also get to this by selecting "Next" at the bottom of Part I.

You have to go through validation before the form can be submitted to FINTRAC. This helps ensure required fields are completed before you submit your form. If there are any fields missing, you will get a validation message telling you which ones. Refer to field-by-field instructions for each part of the form for more information about fields required.

Select a part that needs correction from the left menu. Correct any fields or complete missing information for which an error message appears at the top of the screen for that part. The message at the top of the screen indicates which fields you need to correct. When scrolling down the screen, a visual indicator is also displayed to the right of each field in error. Select "Save" at the top of the screen to save your corrections and do the same for the other parts that require corrections. As your corrections are saved, the message on the top of each part will change.

Once all the corrections are done, the **Validate/Submit** screen will indicate that there are no more errors. You will then be able to submit your report form to FINTRAC by selecting the "Submit" button on the screen.

Once you have submitted your form, you will be able to view the information for each part of the form up until the 30-day period for you to complete the compliance assessment report is over. You can also save a copy or print each part of the report form using the **Print/Download** button in the upper right hand corner of each part. You are not required to keep a copy, but it is recommended that you do so. To keep a copy of the entire report, select View Report in the left menu.

- **View Report**

If you select this option from the left menu, you will get a read-only version of the entire report showing all fields in each part, including those you have completed so far. You can print or save this for your own records by selecting the **Print/Download** button in the upper right hand corner. This button lets you select an HTML version or a portable document format (PDF) version of the screen. You can also choose to have the HTML or PDF version open in a new window which you can simply close once you are done printing or saving. Otherwise, use the back button in your browser to get back to the View Report screen from the HTML or PDF version.

Help

This page gives you access to field-by-field instructions for the report form, and other information to help you use the Compliance Assessment Report System.

Log off

The log off function allows you to leave the Compliance Assessment Report System. After you select **Log off** from the left menu, you will be asked to confirm your log off. A message will then appear to indicate that the log off has been successful. To return to the Compliance Assessment Report System any time up until the 30-day period for you to complete the compliance assessment report is over, you need to go through the log on process again.

6. How to Complete the Compliance Assessment Report Form

These are instructions on how to complete the compliance assessment report form. Unless specified otherwise, all fields are mandatory.

As the reporting entity requested by FINTRAC to complete the compliance assessment report, answer the questions as they apply to your organization. In other words, do not answer on behalf of any other individual or entity, such as a subsidiary or parent company.

Some questions may not apply to you, based on your answers to other questions. You will still be able to read those questions even though they do not apply, but the answer fields will not allow you to enter any information.

Once you have submitted your form to FINTRAC, you can view the entire report and print/download the information as it was last submitted, up until the 30-day period for you to complete the compliance assessment report is over. To complete the form, follow the instructions for each part.

You can complete the different parts in the order you want. If you move from one part to another one, the information you entered will be saved. You can also save the information in a part by selecting “Save” at the top of the part.

You can log off of the Compliance Assessment Report System anytime you want without losing what you have entered, as long as it is saved. If you do not enter any data within 30 minutes, you will be logged off automatically without any warning.

Throughout these instructions, whenever the word “agent” is used, it includes an agent or a mandatary.

Identifying Information

Organization’s legal name, structure and trade names

These fields are pre-populated with information about your organization (that is, your reporting entity). Review the information and if any of it is inaccurate, contact us. You will not be able to change this information on-line.

If your organization’s structure is unconfirmed based on FINTRAC’s records, you will have to select the structure that applies to your organization. If this is your situation, and you are a sole proprietor, you will also have to provide your first name, middle name and last name in the appropriate fields for your organization’s legal name.

Web site address

If your business has a Web site address, enter it in this field.

Organization's main address

These fields are pre-populated with information about your organization's main or head office address based on FINTRAC's records. Review the information and if any of it is inaccurate, make the corrections as required to street address, city, country, province or postal or zip code. If you are a money services business, you need to make any changes to your main address in the Money Services Business Registration System.

Type of premises

Indicate the type of premises where your organization operates. If you operate only in your home, select "Residential / dwelling house" from the drop-down menu. If you operate in any type of establishment other than your home, select "Commercial/retail".

User information

These fields are pre-populated with information about you, based on the information you provided during the user activation process or in User Information under the Administration section. Review the information and if any of it is missing or inaccurate, make the corrections as required.

PART A — General Information

There are different versions of Part A for each reporting entity sector for which compliance assessment questionnaires have been requested. See the following appendices depending on the reporting entity sector:

- Appendix 1A: Money services businesses
- Appendix 1B: Credit unions or caisses populaires
- Appendix 1C: Securities dealers
- Appendix 1D: Trust/Loan Companies
- Appendix 1E: Life Insurance Intermediaries
- Appendix 1F: Life Insurance Companies
- Appendix 1G: Real Estate
- Appendix 1H: Accountants and Accounting Firms
- Appendix 1I: Dealers in Precious Metals and Stones

PART B — Compliance Regime

For information about compliance regime requirements, see *Guideline 4: Implementation of a Compliance Regime* available in the Guidelines section of FINTRAC's main Web site (<http://www.fintrac-canafe.gc.ca>).

Questions B1 and B2

Indicate the status of the compliance regime in your organization.

Indicate whether your compliance regime has been implemented, partially implemented or not commenced, as follows:

- **Not commenced** means that none of the elements of your compliance regime have been implemented.
- **Partially implemented** means that some elements of your compliance regime have been implemented.
- **Implemented** means that all elements of your compliance regime have been implemented.

If your compliance regime is partially implemented or not commenced, indicate when you expect that it will be fully implemented in field B2a and provide a brief explanation in field B2b.

PART C — Compliance Officer

A compliance officer is an individual who is responsible for the implementation of your compliance regime.

Questions C1, C2, C3 and C4

Has your organization appointed a compliance officer (an individual responsible for the implementation of your compliance regime)?

Indicate whether or not a compliance officer has been appointed for your organization in field C1.

If not, indicate when you expect that a compliance officer will be appointed in field C2a and provide a brief explanation in field C2b. Then go to Part D as questions C3 and C4 do not apply.

If a compliance officer has been appointed, provide their name, position, business telephone number, and fax number and email address in fields C3b to C3h. If the compliance officer is the same as the person authorized to submit the compliance assessment report (based on the Identifying Information part of the report), you can indicate that at field 3a rather than enter that information again.

In addition, if a compliance officer has been appointed, indicate whether or not the compliance officer reports directly to senior management in field C4. In this context, senior management includes your entity's board of directors or senior officers, or the owner or chief operator of your organization. In the case of a sole proprietorship, if the owner is the compliance officer, the compliance officer would be considered to report directly to senior management.

PART D — Compliance Policies and Procedures

Questions D1, D2, D3, D4 and D5

Does your organization have policies and procedures to ensure your reporting, record keeping and client identification requirements are met?

In field D1, indicate whether or not your organization has policies and procedures to ensure your reporting, record keeping and client identification requirements are met.

If not, indicate when you expect such policies and procedures will be implemented in field D2a and provide a brief explanation in field D2b. Then, go to Part E as questions D3, D4 and D5 do not apply.

If you do have such policies and procedures, indicate in field D3 whether or not they cover each of the elements listed.

For more information about the requirements for each of the listed elements, see the guidelines about reporting or guidelines about record keeping and client identification available in the Guidelines section of FINTRAC's main Web site (<http://www.fintrac-canafe.gc.ca>).

If your policies and procedures do not cover a listed element, indicate when you expect that element will be included in your policies and procedures in field D4a and provide a brief explanation in field D4b.

If any listed element is not applicable to your organization, explain why in field D4c.

In addition, if you do have policies and procedures, indicate whether they are in writing in field D5a and whether they have been approved by a senior officer in field D5b. A senior officer of an entity includes its director, chief executive officer, chief operating officer, president, secretary, treasurer, controller, chief financial officer, chief accountant, chief auditor or chief actuary, as well as any person who performs any of those functions. It also includes any other officer who reports directly to the entity's board of directors, chief executive officer or chief operating officer.

If your organization is not an entity, in other words, you are a reporting entity that is an individual (sole proprietor), field D5b does not apply to you.

PART E — Review of Compliance Policies and Procedures

Questions E1 and E2

Has your organization implemented a process for reviewing your compliance policies and procedures to determine their effectiveness and for documenting the review?

In field E1, indicate whether or not you have implemented a process for reviewing your compliance policies and procedures to determine their effectiveness, and implemented a process for documenting the review, as follows:

- **Not commenced** means that none of the elements of the process for the review and documenting it have been implemented.
- **Partially implemented** means that some elements of the process for the review and documenting it have been implemented.
- **Implemented** means that all elements of the process for the review and documenting it have been implemented.

If such a process is partially implemented or not commenced, indicate when you expect that it will be fully implemented in field E2a and provide a brief explanation in field E2b.

Questions E3 and E4

Has your organization already conducted a review of your compliance policies and procedures? (This excludes any reviews conducted by FINTRAC or a regulator.)

In field E3, indicate whether a review has been conducted of your compliance policies and procedures to determine their effectiveness. This includes a review conducted by your organization's internal auditor or an external auditor. However, do not include any review done by FINTRAC or a regulator of your industry, as those reviews are not conducted by your organization.

If no such review has been conducted, go to question E5.

If a review has been conducted, indicate when it was conducted in field E4a. Indicate who conducted the review in field E4b by selecting all that apply. If you select "Other", you need to provide a description of who conducted the review. Furthermore, indicate whether or not the review was documented in field E4c and whether or not the results of the review were reported to senior management in field E4d.

If your organization is not an entity, in other words, you are a reporting entity that is an individual (sole proprietor), field E4d does not apply to you.

Question E5

How often is the review of your compliance policies and procedures to be conducted?

Indicate the frequency with which your compliance policies and procedures will be reviewed.

PART F — Ongoing Compliance Training

Questions F1 and F2

What is the status of your organization’s ongoing compliance training program for your employees, agents or other individuals authorized to act on your behalf?

In field F1, indicate whether or not you have implemented an ongoing compliance training program for your organization, as follows:

- **Not commenced** means that none of the elements of the compliance training program have been implemented.
- **Partially implemented** means that some elements of the compliance training program have been implemented.
- **Implemented** means that all elements of the compliance training program have been implemented.

If the compliance training program is partially implemented or not commenced, indicate when you expect that it will be fully implemented in field F2a and provide a brief explanation in field F2b.

If you are a sole proprietor and you have no employees, agents or other individuals authorized to act on your behalf, you are not required to have a training program. If this is your situation, none of the questions in Part F apply to you.

If you answered “Not commenced” in field F1, after completing fields F2a and F2b, go to Part G as the rest of Part F will not apply.

Questions at F3

Information about your compliance training program

If you answered “Partially implemented” or “Implemented” to question F1, also answer each of the following questions:

- In field F3a, indicate whether or not your compliance training program has been documented.
- In field F3b, indicate the planned frequency of compliance training in your organization. Select one of the time periods that best describes how often you plan to conduct compliance training.

In addition to your planned training within those time periods, indicate any of the following that also apply:

- If you also plan to conduct compliance training when new staff is hired, select that option at field F3b.

- If you also plan to conduct compliance training at other times, select “In special circumstances”.
- In field F3c, indicate who has received or is planned to receive compliance training in your organization. Select all that apply. If you select “Other”, you need to provide a description.
- In field F3d, indicate how often your organization plans to conduct a review your compliance training program.

PART G — Risk-Based Approach

Questions G1 and G2

Has your organization conducted and documented a risk assessment as required under the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* and Regulations?

In field G1, indicate whether or not you have conducted a risk assessment for your organization, as follows:

- **Not commenced** means that none of the elements of the risk assessment have been implemented.
- **Partially implemented** means that some elements of the risk assessment have been implemented.
- **Implemented** means that all elements of the risk assessment, including documenting it, have been implemented.

If your risk assessment is partially implemented or not commenced, indicate when you expect that it will be fully implemented in field G2a and provide a brief explanation in field G2b.

If you answered “Not commenced” in field G1, after completing fields G2a and G2b, go to Part H as the rest of Part G will not apply.

Questions G3 and G4

Has your risk assessment identified high-risk clients?

If you answered “Partially implemented” or “Implemented” to question G1, indicate whether or not your risk assessment identified high-risk clients in field G3.

If your risk assessment has identified high-risk clients, indicate whether or not your policies and procedures include special measures for such high-risk clients in field G4.

Questions at G5

Information about your risk assessment

If you answered “Partially implemented” or “Implemented” to question G1, also answer the following questions:

- In field G5a, indicate whether or not your risk assessment takes into consideration your client and business relationships.
- In field G5b, indicate whether or not your risk assessment takes into consideration your products or services and your delivery channels.

- In field G5c, indicate whether or not your risk assessment takes into consideration the geographic locations where your activities are conducted.
- In field G5d, indicate whether or not your risk assessment takes into consideration any other relevant factors unique to your business.

Question G6

How often is a review planned of your organization's documented risk assessment?

If you answered "Partially implemented" or "Implemented" to question G1, also indicate at field G6 how often you plan to review your organization's risk assessment.

PART H — Reporting

Questions H1 and H2

Has your organization implemented processes for reporting to FINTRAC?

In field H1, indicate whether or not your organization has implemented processes for submitting each of the reports that you are required to send to FINTRAC.

- **Not commenced** means that none of the elements of the processes for the report have been implemented.
- **Partially implemented** means that some elements of the processes for the report have been implemented.
- **Implemented** means that all elements of the processes for the report have been implemented.

If your processes for any report are partially implemented or not commenced, indicate when you expect that they will be fully implemented in field H2a and provide a brief explanation in field H2b.

For more information about the requirements for each of the listed reports, see the guidelines about reporting available in the Guidelines section of FINTRAC's main Web site (<http://www.fintrac-canafe.gc.ca>).

Question H3

Does your organization monitor transactions in regards to money laundering and terrorist financing?

Indicate whether or not your organization monitors transactions to detect money laundering and terrorist financing.

Question H4

Does your organization have a system in place to detect two or more cash transactions of under \$10,000 each made within a 24 hour period that total \$10,000 or more?

Indicate whether or not your organization has a system to detect cash transactions that are under \$10,000 each but that are conducted within a 24-hour period and add up to \$10,000 or more.

PART I — Record Keeping and Client Identification

Questions I1 and I2

Has your organization implemented processes to meet your record keeping obligations?

In field I1, indicate whether or not your organization has implemented processes to meet your record keeping obligations.

- **Not commenced** means that none of the elements of the processes for record keeping have been implemented.
- **Partially implemented** means that some elements of the processes for record keeping have been implemented.
- **Implemented** means that all elements of the processes for record keeping have been implemented.

If your processes for any of the record keeping obligations are partially implemented or not commenced, indicate when you expect that they will be fully implemented in field I2a and provide a brief explanation in field I2b.

For more information about record keeping obligations, see the guidelines about record keeping and client identification available in the Guidelines section of FINTRAC's main Web site (<http://www.fintrac-canafe.gc.ca>).

Questions I3 and I4

Has your organization implemented processes to meet client identification and other obligations?

In field I3, indicate whether or not your organization has implemented processes to meet each of your client identification and other obligations.

- **Not commenced** means that none of the elements of the processes for the client identification or other obligation have been implemented.
- **Partially implemented** means that some elements of the processes for the client identification or other obligation have been implemented.
- **Implemented** means that all elements of the processes for the client identification or other obligation have been implemented.

If your processes for client identification or other obligations are partially implemented or not commenced, indicate when you expect that they will be fully implemented in field I4a and provide a brief explanation in field I4b.

If any listed element is not applicable to your organization, indicate this in the field for that element in question I3.

For more information about client identification or other requirements, see the guidelines about record keeping and client identification available in the Guidelines section of FINTRAC's main Web site (<http://www.fintrac-canafe.gc.ca>).

7. After your Compliance Assessment Report is Submitted

When FINTRAC asks you to complete the compliance assessment report, you have 30 days to do so. Once you have submitted the report to FINTRAC electronically, you will be able to access it again if you need to make any changes, but only until that 30-day period is over.

After the 30-day period is over, if you determine that information submitted in the report was incorrect, contact FINTRAC as explained in Section 10. This is only applicable for information that was not correct at the time your compliance report was submitted. Do not submit any updates regarding information provided in your compliance assessment report unless you receive a request from FINTRAC to do so.

8. Penalties

Failure to comply with your compliance regime, reporting, record keeping or client identification requirements can lead to criminal charges against you. Conviction of failure to meet any one of them could lead to up to five years imprisonment, to a fine of \$500,000, or both. Alternatively, failure to meet any of your requirements can lead to an administrative monetary penalty. For more information on penalties, you can also consult the Penalties for non-compliance section of FINTRAC's Web site.

9. Comments?

This guide will be reviewed on a periodic basis. If you have any comments or suggestions to help improve it, please send your comments to the mailing address provided below, or by email to CARS-SREC@fintrac-canafe.gc.ca.

10. How to Contact FINTRAC

For further information about the compliance assessment report and other obligations for reporting entities, please go to FINTRAC's Web site (<http://www.fintrac-canafe.gc.ca>) or contact FINTRAC:

Mail

Financial Transactions and Reports Analysis Centre of Canada
234 Laurier Avenue West, 24th floor
Ottawa, Ontario
Canada K1P 1H7

Telephone
Toll-free: 1-866-346-8722

Email
CARS-SREC@fintrac-canafe.gc.ca

Appendix 1A: Part A Instructions for Money Services Businesses

PART A — General information for money services businesses

If you are registered as a money services business with FINTRAC, Part A of this report does not apply to you.

Question A1

Which of the following activities are conducted by your organization?

Indicate the activities in which your organization is engaged by checking **all** applicable boxes. If you need to add or delete activities in which you are engaged, check or uncheck the applicable boxes. Do not include activities if you perform them only as an agent for another business.

The selection “Remitting or transmitting funds” includes doing so by any means or through any individual, entity or electronic funds transfer network.

The selection “Issuing/redeeming negotiable instruments” includes issuing or redeeming money orders, traveller's cheques or other similar negotiable instruments. This does not include redeeming cheques payable to a named individual or entity. In other words, cashing cheques made out to a particular individual or entity is not included.

If the activities listed do not apply to your organization, check the “None of the above applies” box. In this case, the rest of the compliance assessment report is not required. If this is your situation, you still need to submit your report form to FINTRAC by selecting “Validate/Submit” from the left menu and selecting the “Submit” button on the **Validate/Submit** screen.

Questions A2 and A3

Does your organization conduct any transactions as an agent for another organization?

If you do **not** conduct transactions as an agent for another organization, select that option and continue to question A4.

If you conduct transactions as an agent for another organization, select that option. It is that other organization who is responsible for meeting any *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* obligations regarding those transactions.

Provide the name of each other organization for which you conduct transactions as an agent in field A3.

Questions A4 and A5

Does your organization use any other money services business (MSB) to conduct transactions?

If you do **not** use another MSB to conduct transactions, select that option in the drop-down menu and continue to question A6.

If you do use another MSB to conduct transactions, select that option and provide the name of each MSB that you use in field A5.

Questions A6 and A7

Does your organization have branches operating in Canada?

If your business operates in any locations in Canada other than your organization's main address (see the Identifying Information part of the report), those other locations are considered branches for the purposes of this question. If you are a franchisor, it does not include any of your franchisees. Furthermore, if you are an entity, it does not include any subsidiaries.

Do not include locations that are operated by an agent.

If you do **not** have branches operating in Canada, select that option in the drop-down menu and continue to question A8.

If you do have branches operating in Canada, select that option in field A6 and select each province or territory from the list in field A7 to indicate where your branches operate.

Question A8

Does your organization have agents operating in Canada?

Indicate whether or not you have agents operating in Canada.

Question A9

How many employees do you have in your organization?

If you do not have any part-time employees, simply provide the number of employees for your organization.

If you do have part-time employees, you will need to calculate the number of full-time equivalents based on the annual hours worked by all of your employees. If the result of this calculation is not a whole number, round the result down before you enter it. For example, if you have one full-time employee and one part-time employee who works half time, your full-time equivalent count would be 1.5 (1.0 for the full-time employee and 0.5 for the half-time employee). Rounded down to the nearest whole number would be 1.

Question A10

For the previous fiscal year, indicate the approximate annual volume in Canadian dollars for transactions conducted for each of the following

activities. This means the true value of transactions, excluding commission or fees.

Enter, if any, the volume of foreign exchange dealing transactions in field A10a, the volume of remittance or transmission of funds transactions in field A10b and the volume of transactions for the issuance or redemption of money orders, traveller's cheques, or similar negotiable instruments in field A10c. Include the amounts in dollars only, do not include cents.

Base these amounts on your last fiscal year. If you are a new money service business, enter your estimated annual volume.

Question A11

Indicate your organization's approximate revenues for the previous fiscal year.

Indicate your gross revenue in field A11a and your net revenue in field A11b.

Questions A12 to A13

Does your organization rely on an agent (or mandatary) for the purpose of meeting your client identification obligations under the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*?

In field A12, indicate whether or not you use an agent, other than an agent that you use for activities of your money services business, to meet any of your client identification obligations under the Act. For example, you can have an agreement with someone outside of your organization to identify any clients on your behalf when the clients are not physically present.

If you do use an agent other than an agent that you use for activities of your money services business, indicate whether or not you have a written agreement with the agent in field A13a. Also, answer the rest of the questions (fields A13b to A13e) regarding the use of the agent.

Appendix 1B: Part A Instructions for Credit Unions / Caisses Populaires

PART A — General information for credit unions / caisses populaires

Question A1

How many locations does your organization have in Canada?

Indicate the number of locations, including your head office / main branch, that your organization has in Canada.

Question A2

Does your organization have branches outside of Canada?

If your business operates in any locations outside Canada, those locations are considered branches outside of Canada for the purposes of this question.

Indicate whether or not your organization has branches outside of Canada.

Question A3

How many employees do you have in your organization?

If you do not have any part-time employees, simply provide the number of employees for your organization.

If you do have part-time employees, you will need to calculate the number of full-time equivalents based on the annual hours worked by all of your employees. If the result of this calculation is not a whole number, round the result down before you enter it. For example, if you have one full-time employee and one part-time employee who works half time, your full-time equivalent count would be 1.5 (1.0 for the full-time employee and 0.5 for the half-time employee). Rounded down to the nearest whole number would be 1.

Questions A4 and A5

Approximate number of customers and customer accounts

Indicate the approximate number of customers for your entire organization at field A4a, and indicate the approximate number of customer accounts in field A5a.

Question A6

Which activities are conducted by your organization?

Indicate the activities conducted by your organization by checking **all** applicable boxes in field A6a. If you need to add or delete activities in which you are engaged, check or uncheck the applicable boxes.

If you select “Other”, you need to provide a description in field A6b.

Question A7

Indicate the approximate value of assets under management of your organization.

Indicate the approximate value of assets under your organization's management, based on your most recent audited financial statements.

Question A8

Indicate your organization's approximate revenues as per your most recent audited statements.

Indicate your gross revenue in field A8a and your net revenue in field A8b.

Questions A9 to A10

Does your organization rely on an agent (or mandatary) for the purpose of meeting your client identification obligations under the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*?

In field A9, indicate whether or not you use an agent to meet any of your client identification obligations under the Act. For example, you can have an agreement with someone outside of your organization to identify any clients on your behalf when the clients are not physically present.

If you do use an agent, indicate whether or not you have a written agreement with the agent in field A10a. Also, answer the rest of the questions (fields A10b to A10e) regarding the use of the agent.

Appendix 1C: Part A Instructions for Securities Dealers

PART A — General information for securities dealers

Question A1

Indicate the area of activity that best describes your organization’s principal activity.

Select the principal activity for your organization from the drop-down menu in field A1a. If you select “Other”, you need to provide a description in field A1b.

Question A2

Indicate which other activities also apply to your organization.

If your organization is involved in areas of activity other than the principal activity indicated in question A1, indicate the other activities in which your organization is engaged by checking **all** applicable boxes in field A2a. If you need to add or delete activities in which you are engaged, check or uncheck the applicable boxes.

If you select “Other”, you need to provide a description in field A2b.

Question A3

What body or association regulates your organization?

Indicate each of the bodies and associations that regulate your organization by checking **all** applicable boxes in field A3a. If you need to add or delete a body or association, check or uncheck the applicable boxes.

If you select “Other”, you need to provide a description in field A3b.

Questions A4 to A6

Are you registered as an Investment Counsel / Portfolio Manager?

In field A4, indicate whether or not you are registered as an Investment Counsel / Portfolio Manager.

If you are registered as an Investment Counsel / Portfolio Manager, also answer each of the following questions:

- In field A5, indicate whether or not your organization acts solely in a sub-advisory capacity. Sub-advisory capacity means your organization only provides external portfolio management services to other organizations who act in a full advisory capacity via a sub-contractual arrangement.
- In field A6, indicate each of the areas of business that are conducted by your organization. Select all that apply.

Questions A7 to A8

Is your organization licensed to sell life insurance products?

In field A7, indicate whether or not your organization is licensed to sell life insurance products.

If you are licensed to sell life insurance products, also indicate in field A8a how your organization acts in selling life insurance products by checking **all** applicable boxes.

If you select “Other” at field A8a, you need to provide a description in field A8b.

Question A9

How many employees do you have in your organization?

Include agents, advisors, brokers, managing general agents (MGAs), associate general agents (AGAs), etc. who are employees.

If you do not have any part-time employees, simply provide the number of employees for your organization.

If you do have part-time employees, you will need to calculate the number of full-time equivalents based on the annual hours worked by all of your employees. If the result of this calculation is not a whole number, round the result down before you enter it. For example, if you have one full-time employee and one part-time employee who works half time, your full-time equivalent count would be 1.5 (1.0 for the full-time employee and 0.5 for the half-time employee). Rounded down to the nearest whole number would be 1.

Questions at A10

Approximate amounts regarding your organization’s business

Indicate approximate amounts for your organization for each of the following:

- Enter the value of assets under your organization’s management in field A10a.
- Provide the average monthly trading volume your organization conducts. Enter the number of transactions per month and the value in Canadian dollars per month in the appropriate areas of field A10b.
- Indicate your organization’s gross revenue and net revenue in the appropriate areas of field A10c.

Questions A11 to A13

Does your organization have branches operating in Canada?

If your business operates in any locations in Canada other than your organization’s main address (see the Identifying Information part of the report), those other locations are considered branches for the purposes of this question. If you are a franchisor, it does not include any of your franchisees. Furthermore, if you are an entity, it does not include any subsidiaries.

If you do **not** have branches operating in Canada, select that option in the drop-down menu at field A11 and continue to question A14.

If you do have branches operating in Canada, select that option in field A11. Indicate how many branches you have in Canada in field A12 and select each province or territory from the list in field A13 to indicate where your branches operate.

Questions A14 to A15

Does your organization have branches outside of Canada?

If your business operates in any locations outside Canada, those other locations are considered branches for the purposes of this question. If you are a franchisor, it does not include any of your franchisees. Furthermore, if you are an entity, it does not include any subsidiaries.

If you do **not** have branches outside of Canada, select that option in the drop-down menu and continue to question A16.

If you do have branches outside Canada, select that option in field A14. Select the country from the drop-down menu in field A15 to indicate where each of your branches outside Canada is located. If you need to add or delete countries, select the “+” or “x” symbols to the right of the drop-down menu.

Questions A16 to A17

Does your organization open or manage accounts for clients who reside outside of Canada?

If you do **not** open or manage accounts for client who reside outside of Canada, select that option in the drop-down menu and continue to question A18.

If you do open or manage accounts for client who reside outside of Canada, select that option in field A16 and indicate at field A17 the number of your organization’s clients who reside outside of Canada.

Questions at A18

Indicate the types of client accounts, and the number of accounts for each type, that your organization opens or manages.

For each type of client accounts that your organization opens or manages, provide the number of such accounts.

If you select “Other”, you need to provide a description of the type of client account as well as the number of such accounts in the appropriate areas of field A18c.

Questions A19 to A20

Does your organization rely on an agent (or mandatary) for the purpose of meeting your client identification obligations under the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*?

In field A19, indicate whether or not you use an agent to meet any of your client identification obligations under the Act. For example, you can have an agreement with someone outside of your organization to identify any clients on your behalf when the clients are not physically present.

If you do use an agent, indicate whether or not you have a written agreement with the agent in field A20a. Also, answer the rest of the questions (fields A20b to A20e) regarding the use of the agent.

Appendix 1D: Part A Instructions for Trust/Loan Companies

PART A — General information for trust/loan companies

Question A1

How many branches does your organization have in Canada?

If your business operates in any locations in Canada other than your organization's main address (see the Identifying Information part of the report), those other locations are considered branches for the purposes of this question. If you are a franchisor, it does not include any of your franchisees. Furthermore, if you are an entity, it does not include any subsidiaries.

Indicate how many branches your organization has in Canada.

Question A2

How many employees do you have in your organization?

If you do not have any part-time employees, simply provide the number of employees for your organization.

If you do have part-time employees, you will need to calculate the number of full-time equivalents based on the annual hours worked by all of your employees. If the result of this calculation is not a whole number, round the result down before you enter it. For example, if you have one full-time employee and one part-time employee who works half time, your full-time equivalent count would be 1.5 (1.0 for the full-time employee and 0.5 for the half-time employee). Rounded down to the nearest whole number would be 1.

Question A3

Does your organization have deposit agents, mortgage representatives, investment representatives, or other types of agents operating in Canada?

Indicate whether or not your organization has deposit agents, mortgage representatives, investment representatives, or other types of agents operating in Canada.

Questions A4 and A5

Does your organization conduct any transactions as an agent for another organization?

If you do **not** conduct transactions as an agent for another organization, select that option in field A4 and continue to question A6.

If you do conduct transactions as an agent for another organization, select that option in field A4. It is that other organization who is responsible for meeting any *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* obligations regarding those transactions.

Provide the name of each other organization for which you conduct transactions as an agent in field A5. If you need to add or delete names, select the “+” or “x” symbols to the right of the field.

Question A6

Approximate percentage of your organization’s business for the previous fiscal year

For each of the activities conducted by your organization, indicate the approximate percentage of your organization’s business for the previous fiscal year that was related to each of your product lines. Percentages should total 100%.

If you have “other” activities than those listed, you need to provide a description of those activities as well as the percentage applicable to them in the appropriate areas of field A6i.

Question A7

Indicate the approximate value of assets under management of your organization.

Indicate the approximate value of assets under your organization’s management, based on your most recent audited yearly statements.

Question A8

Indicate your organization’s approximate revenues as per your most recent audited statements.

Indicate your gross revenue in field A8a and your net revenue in field A8b.

Questions A9 to A10

Does your organization rely on an agent (or mandatary) for the purpose of meeting your client identification obligations under the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*?

In field A9, indicate whether or not you use an agent to meet any of your client identification obligations under the Act. For example, you can have an agreement with someone outside of your organization to identify any clients on your behalf when the clients are not physically present.

If you do use an agent, indicate whether or not you have a written agreement with the agent in field A10a. Also, answer the rest of the questions (fields A10b to A10e) regarding the use of the agent.

Appendix 1E: Part A Instructions for Life Insurance Intermediaries

PART A — General information for life insurance intermediaries

Questions A1 and A2

Is your organization licensed or registered to sell life insurance products?

If you are licensed or registered to sell life insurance products, select that option in field A1. Select each applicable province or territory from the list in field A2 to indicate where you are licensed.

If you are **not** licensed or registered to sell life insurance products, select that option in the drop-down menu at field A1. In this case, the rest of the compliance assessment report is not required. If this is your situation, you still need to submit your report form to FINTRAC by selecting “Validate/Submit” from the left menu and selecting the “Submit” button on the **Validate/Submit** screen.

Question A3

Type of life insurance intermediary

Indicate each of the types of life insurance intermediary that describe your organization in field A3a. Select all that apply.

If you select “Other”, you need to provide a description of the type of life insurance intermediary in field A3b.

Question A4

Does your organization have any MGA contracts?

Indicate whether or not your organization has any managing general agent (MGA) contracts in field A4a. If so, provide the number of such contracts in field A4b.

Question A5

Does your organization have any AGA contracts?

If your organization is an MGA, indicate whether or not your organization has any associate general agent (AGA) contracts in field A5a. If so, provide the number of such contracts in field A5b.

Question A6

How many life insurance agents submit business through your organization?

Indicate how many life insurance agents submit business through your organization.

Question A7**How many life insurance companies does your organization have contracts with?**

Indicate how many life insurance companies your organization has contracts with.

Question A8**Provide the names of life insurance carriers with which your organization writes the majority of your business.**

Provide the name of each life insurance carrier with which your organization writes the majority of your business in field A8. If you need to add or delete names, select the “+” or “x” symbols to the right of the field.

Questions A9 to A11**Does your organization have branches/offices operating in Canada?**

If your business operates in any locations in Canada other than your organization’s main address (see the Identifying Information part of the report), those other locations are considered branches or offices for the purposes of this question. If you are a franchisor, it does not include any of your franchisees. Furthermore, if you are an entity, it does not include any subsidiaries.

If you do **not** have branches or offices operating in Canada, select that option in the drop-down menu at field A9 and continue to question A12.

If you do have branches or offices operating in Canada, select that option in field A9. Indicate how many branches or offices you have in Canada in field A10 and select each province or territory from the list in field A11 to indicate where your branches or offices operate.

Question A12**How many employees do you have in your organization?**

Do not include life insurance agents unless they are employees.

If you do not have any part-time employees, simply provide the number of employees for your organization.

If you do have part-time employees, you will need to calculate the number of full-time equivalents based on the annual hours worked by all of your employees. If the result of this calculation is not a whole number, round the result down before you enter it. For example, if you have one full-time employee and one part-time employee who works half time, your full-time equivalent count would be 1.5 (1.0 for the full-time employee and 0.5 for the half-time employee). Rounded down to the nearest whole number would be 1.

Questions A13 to A14

Is your organization licensed to sell mutual funds?

In field A13, indicate whether or not your organization is licensed to sell mutual funds.

If you are **not** licensed to sell mutual funds, select that option in field A13 and continue to field A15.

If you are licensed to sell mutual funds, select that option in field A13 and indicate the name of your organization's mutual fund dealer in field A14.

Question A15

Which association are you a member of regarding the mutual funds?

Indicate in field A15a whether or not you are a member of an association regarding mutual funds. If your organization is a member of such an association, indicate each one in field A15b by checking **all** applicable boxes. If you need to add or delete an association, check or uncheck the applicable boxes.

If you select "Other", you need to provide a description in field A15c.

Question A16

Approximate percentage of your organization's business for the previous fiscal year

For each of the product lines that apply to your organization, indicate the approximate percentage of your organization's business (based on premiums or revenues) for the previous fiscal year that was related to each of those product lines. Percentages should total 100%.

If you have "other" product lines than those listed, you need to provide a description of those product lines as well as the percentage applicable to them in the appropriate areas of field A16l.

Question A17

Total premium value of life insurance products that your organization has written during the previous fiscal year

Indicate the approximate total premium value of life insurance products that your organization has written during the previous fiscal year.

Question A18

Indicate your organization's approximate revenues from life insurance activities for the previous fiscal year.

Indicate your gross revenue from life insurance activities in field A18a and your net revenue from life insurance activities in field A18b.

Question A19

Indicate the approximate gross revenue for your organization from new business during the previous fiscal year.

Indicate your approximate gross revenue from new business during the previous fiscal year. This is about first year commissions and risk products.

Question A20

Indicate what forms of payment your organization accepts for the purchase of life insurance products.

Indicate each of the forms of payment that your organization accepts for the purchase of life insurance products in field A20a. Select all that apply.

If you select "Other", you need to provide a description in field A20b.

Questions A21 and A22

Has your organization been subject to an anti-money laundering compliance review by a regulator or other external body?

Indicate whether or not your organization been subject to an anti-money laundering compliance review by a regulator or other external body, other than FINTRAC, since June 12, 2002. If **not**, select that option in the drop-down menu of field A21 and continue to question A23.

If your organization has been subject to an anti-money laundering compliance review by a regulator or other external body, select that option in field A21 and indicate the date of that review in field A22a. Also, provide the name of the regulator or other external body other than FINTRAC that conducted the review in field A22b.

Questions A23 to A24

Does your organization rely on an agent (or mandatary) for the purpose of meeting your client identification obligations under the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*?

In field A23, indicate whether or not you use an agent, other than a life insurance agent, to meet any of your client identification obligations under the Act. For example, you can have an agreement with someone outside of your organization to identify any clients on your behalf when the clients are not physically present.

If you do use an agent that is other than a life insurance agent, indicate whether or not you have a written agreement with the agent in field A24a. Also, answer the rest of the questions (fields A24b to A24e) regarding the use of the agent.

Questions A25 and A26

If your organization is an entity, are you wholly-owned by any other entity or are you part of a group of securities or financial entities?

If you are **neither** wholly-owned by any other entity **nor** part of a group of securities or financial entities, select that option in the drop-down menu in field A25 and continue to question A27.

If your organization is wholly-owned by another entity or part of a group of securities or financial entities, select that option in the drop-down menu in field A25 and provide the name of the entity or group of entities in field A26.

Questions A27 and A28

If your organization is an entity, do you own any other entities, such as a securities dealer?

If your organization owns no other entity, select that option in the drop-down menu in field A27.

If your organization does own one or more other entities, select that option in the drop-down menu in field A27 and provide the name of each entity owned by your organization in field A28. If you need to add or delete names, select the “+” or “x” symbols to the right of field.

Appendix 1F: Part A Instructions for Life Insurance Companies

PART A — General information for life insurance companies

Questions A1 and A2

Is your organization permitted to insure risks falling within the class of life insurance?

If you are permitted to insure risks falling within the class of life insurance, select that option in the drop-down menu at field A1 and continue to question A3.

If you are **not** permitted to insure risks falling within the class of life insurance, select that option in the drop-down menu at field A1. Explain your organization's business as it relates to the life insurance industry in field A2. In this case, the rest of the compliance assessment report is not required. If this is your situation, you still need to submit your report form to FINTRAC by selecting "Validate/Submit" from the left menu and selecting the "Submit" button on the **Validate/Submit** screen.

Question A3

Type of life insurance company

Indicate each of the types of life insurance companies that describe your organization. Select all that apply.

If you select "Other", you need to provide a description of your life insurance company in field A3b.

Question A4

Federal or provincial registration

Indicate whether your life insurance company is registered federally or provincially.

Question A5

Is your organization a domestic or foreign company?

Indicate whether your life insurance company is a domestic or foreign company.

Questions A6 and A7

Is your organization an "insurance holding company"?

Indicate whether your life insurance company is an "insurance holding company" as defined under the *Insurance Companies Act*.

If so, select that option in the drop-down menu at field A6 and provide the name of each of your wholly-owned or partly-owned subsidiaries in field A7. If you need to add or delete names, select the "+" or "x" symbols to the right of the field. Once you have provided all the names, continue to question A10, as questions A8 and A9 do not apply.

If your life insurance company is **not** an “insurance holding company”, select that option in the drop-down menu at field A6 and continue to question A8.

Questions A8 and A9

Is your organization a subsidiary of an insurance holding company?

If your life insurance company is **not** the subsidiary of an “insurance holding company” (as defined under the *Insurance Companies Act*), select that option in the drop-down menu at field A8 and continue to question A10.

If your life insurance company is the subsidiary of an insurance holding company, select that option in the drop-down menu at field A8 and provide the name of the insurance holding company in field A9a. Furthermore, indicate in field A9b whether or not this insurance holding company owns any other entities. If so, provide the name of each other entity owned by the insurance holding company in field A9c. If you need to add or delete names, select the “+” or “x” symbols to the right of the field.

Questions A10 to A11

Does your organization have branches/offices operating in Canada?

If your business operates in any locations in Canada other than your organization’s main address (see the Identifying Information part of the report), those other locations are considered branches or offices for the purposes of this question. If you are a franchisor, it does not include any of your franchisees. Furthermore, it does not include any subsidiaries.

If you do **not** have branches or offices operating in Canada, select that option in the drop-down menu at field A10 and continue to question A12.

If you do have branches or offices operating in Canada, select that option in field A10. Indicate how many branches or offices you have in Canada in field A11.

Questions A12 to A13

Does your organization have subsidiaries or branches outside of Canada in the business of selling life insurance products?

In this context, a subsidiary means an entity outside of Canada that is in the business of selling life insurance products and in which you have a controlling interest. Also in this context, a branch outside Canada is any location in which your entity operates the business of selling life insurance products. If you are a franchisor, it does not include any of your franchisees.

If you do **not** have subsidiaries or branches outside of Canada, select that option in the drop-down menu at field A12 and continue to question A14.

If you do have subsidiaries or branches outside of Canada in the business of selling life insurance products, select that option in field A12. Select the country

from the drop-down menu in field A13 to indicate where each of your subsidiaries or branches outside Canada is located. If you need to add or delete countries, select the “+” or “x” symbols to the right of the drop-down menu.

Question A14

In which provinces/territories is your organization licensed to do business?

Select each province or territory from the list in field A14 to indicate where your organization is licensed.

Question A15

Methods used by your organization for distribution of your products

Select each of the methods used by your organization for distribution of your products from the list in field A15a.

If you select “Other”, you need to provide a description of the method of distribution in field A15b.

Question A16

How many life insurance agents does your organization have contracts/agreements with?

Indicate the number of life insurance agents with whom your organization has contracts. Do not include any life insurance agents that are employees of your organization.

Question A17

How many agency contracts does your organization have?

Indicate how many contracts your organization has with managing general agents (MGAs) in field A17a. If you have other types of agency contracts, provide a description and the number of such other contracts in the appropriate areas of field A17b.

Question A18

How many employees do you have in your organization?

Do not include life insurance agents unless they are employees.

Provide the number of employees at head office in field A18a and the number of employees at other locations in field A18b.

If you do not have any part-time employees, simply provide the number of employees for each category.

If you do have part-time employees, you will need to calculate the number of full-time equivalents based on the annual hours worked by all of your employees. If the result of this calculation is not a whole number, round the result down before you enter it. For example, if you have one full-time employee and one part-time employee who works half time, your full-time equivalent count would be 1.5 (1.0

for the full-time employee and 0.5 for the half-time employee). Rounded down to the nearest whole number would be 1.

Question A19

Approximate percentage of your organization's business for the previous fiscal year

For each of the product lines that apply to your organization, indicate the approximate percentage of your organization's business for the previous fiscal year that was related to each of those product lines. Percentages should total 100%.

If you have "other" product lines than those listed, you need to provide a description of those product lines as well as the percentage applicable to them in the appropriate areas of field A19l.

Question A20

Exempt products

Of the products you listed in question A19, indicate which, if any, your organization has exempted from client identification and record keeping requirements under paragraph 62(2)(a) of the *Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations*.

Question A21

Indicate the approximate value of assets under your organization's administration.

Indicate the approximate value of assets under your organization's management, at the end of the previous fiscal year.

Question A22

Indicate your organization's approximate revenues from life insurance activities for the previous fiscal year.

Indicate your gross revenue from life insurance activities in field A22a and your net revenue from life insurance activities in field A22b.

Question A23

Indicate what forms of payment your organization accepts for life insurance premiums or deposits.

Indicate each of the forms of payment that your organization accepts for life insurance premiums or deposits in field A23a. Select all that apply.

If you select "Other", you need to provide a description in field A23b.

Furthermore, indicate to whom each of those types of payments is made in field A23c.

Questions A24 and A25

Has your organization been subject to an anti-money laundering compliance review by your regulator?

Indicate whether or not your organization been subject to an anti-money laundering compliance review by your regulator since June 12, 2002. If not, select that option in the drop-down menu of field A24 and continue to question A26.

If your organization has been subject to an anti-money laundering compliance review by your regulator, select that option in field A24 and indicate the date of that review in field A25a. Also, provide the name of the regulator in field A25b.

Questions A26 to A27

Does your organization rely on an agent (or mandatary) for the purpose of meeting your client identification obligations under the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*?

Indicate whether or not you use an agent, other than a life insurance agent, to meet any of your client identification obligations under the Act. For example, you can have an agreement with someone outside of your organization to identify any clients on your behalf when the clients are not physically present.

If you do use an agent, other than a life insurance agent, indicate whether or not you have a written agreement with the agent in field A27a. Also, answer the rest of the questions (fields A27b to A27e) regarding the use of the agent.

Appendix 1G: Part A Instructions for Real Estate

PART A — General information for real estate

Question A1

Which real estate category best describes your business?

In field A1a, indicate which one of the following real estate categories best describes your business:

- A real estate broker or sales representative means an individual or an entity that is registered or licensed in a province to sell or purchase real estate.
- A real estate developer means an individual or an entity other than a real estate broker or sales representative, who in any calendar year after 2007 has sold the following to the public:
 - at least five new houses or condominium units;
 - at least one new commercial or industrial building;
 - at least one new multi-unit residential building each of which contains five or more residential units; or
 - at least two new multi-unit residential buildings that together contain five or more residential units.

If you are **both** a real estate broker or sales representative and a real estate developer, select that option in field A1a.

If you are **neither** a real estate broker or sales representative **nor** a real estate developer, indicate that in field A1b. In this case, the rest of the compliance assessment report is not required. If this is your situation, you still need to submit your report form to FINTRAC by selecting “Validate/Submit” from the left menu and selecting the “Submit” button on the **Validate/Submit** screen.

Question A2

Which of the following activities are conducted by your organization?

Indicate the activities in which your organization is engaged by checking **all** applicable boxes. If you need to add or delete activities in which you are engaged, check or uncheck the applicable boxes. Do not include activities if you perform them only as an agent for another business.

If you select “Other”, you need to provide a description in field A2b.

Question A3

Which of the following best describes your organization?

Indicate which of the selections best describes your office in field A3a. If you select “Other”, you need to provide a description in field A3b.

Questions A4 and A5

How many employees do you have in your organization?

If you are a real estate broker or sales representative, provide the number of brokers and sales representatives who are employees of the organization in field A4a. Include the number of other employees in field A4b.

If you are a real estate developer, provide the number of brokers and sales representatives who are employees of the organization in field A5a. Include the number of other employees in field A5b.

If you do not have any part-time employees, simply provide the number of employees in each of the categories described above.

If you do have part-time employees, you will need to calculate the number of full-time equivalents for each category based on the annual hours worked by all of your employees. If the result of this calculation is not a whole number, round the result down before you enter it. For example, if you have one full-time employee and one part-time employee who works half time, your full-time equivalent count would be 1.5 (1.0 for the full-time employee and 0.5 for the half-time employee). Rounded down to the nearest whole number would be 1.

Questions A6 to A8

Does your organization have branches operating in Canada?

If your business operates in any locations in Canada other than your organization's main address (see the Identifying Information part of the report), those other locations are considered branches for the purposes of this question. If you are a franchisor, it does not include any of your franchisees. Furthermore, if you are an entity, it does not include any subsidiaries.

If you do **not** have branches operating in Canada, select that option in the drop-down menu at field A6 and continue to question A9.

If you do have branches operating in Canada, select that option in field A6. Indicate how many branches you have in Canada in field A7 and select each province or territory from the list in field A8 to indicate where your branches operate.

Question A9

Approximate amounts regarding your organization's business

Indicate the approximate number of real estate transactions for your organization, for the previous fiscal year in field A9a.

Also, indicate the value of all real estate transactions in Canadian dollars in field A9b. Value of transactions means the gross value of the properties bought or sold, not just your organization's earnings on sales. In this context, value should **not** be altered by the amount of fees, commissions, brokerage, or any

other charges. For example, if you were the agent for a client who sold a property for \$100,000, that would be the value of the transaction.

Question A10

Indicate your organization's approximate revenues for the previous fiscal year.

Indicate your gross revenue in field A10a and your net revenue in field A10b.

Question A11

Does your organization accept cash when conducting real estate transactions?

Indicate whether or not your organization accepts cash when conducting any real estate transactions. Cash means money in circulation in any country (bank notes or coins). In this context, cash does not include cheques, money orders or other similar negotiable instruments.

Questions A12 to A13

Does your organization rely on an agent (or mandatary) for the purpose of meeting your client identification obligations under the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*?

In field A12, indicate whether or not you use an agent, other than a real estate agent, to meet any of your client identification obligations under the Act. For example, you can have an agreement with someone outside of your organization to identify any clients on your behalf when the clients are not physically present.

If you do use an agent other than a real estate agent, indicate whether or not you have a written agreement with the agent in field A13a. Also, answer the rest of the questions (fields A13b to A13e) regarding the use of the agent.

Appendix 1H: Part A Instructions for Accountants and Accounting Firms

PART A — General information for accountants and accounting firms

Question A1

For each type of activity that applies to you, indicate the estimated number of transactions that your organization conducts annually where you engage in or give instructions about the transaction on behalf of an individual or entity (other than your employer).

Indicate the estimated number of transactions for each type of activity that applies to your organization, in each of fields A1a, A1b and A1c, as applicable.

For each type of activity that applies to you, consider only the following types of transactions:

- transactions that you engaged in on behalf of an individual or entity (other than your employer); or
- transactions for which you gave instructions about the transaction on behalf of an individual or entity (other than your employer).

If none of the activities apply to you, indicate that in field A1d. In this case, the rest of the compliance assessment report is not required. If this is your situation, you still need to submit your report form to FINTRAC by selecting “Validate/Submit” from the left menu and selecting the “Submit” button on the **Validate/Submit** screen.

Question A2

Is your organization considered a “public practice”?

Indicate whether or not your organization is considered a public practice.

Questions A3 to A5

Does your organization have branches/offices operating in Canada?

If your business operates in any locations in Canada other than your organization’s main address (see the Identifying Information part of the report), those other locations are considered branches or offices for the purposes of this question. If you are an entity, it does not include any subsidiaries.

If you do **not** have branches or offices operating in Canada, select that option in the drop-down menu at field A3 and continue to question A6.

If you do have branches or offices operating in Canada, select that option in field A3. Indicate how many branches or offices you have in Canada in field A4 and select each province or territory from the list in field A5 to indicate where your branches or offices are located.

Questions A6 and A7

How many employees do you have in your organization?

If you do not have any part-time employees, simply provide the number of employees for your organization in field A6.

If you do have part-time employees, you will need to calculate the number of full-time equivalents based on the annual hours worked by all of your employees. If the result of this calculation is not a whole number, round the result down before you enter it. For example, if you have one full-time employee and one part-time employee who works half time, your full-time equivalent count would be 1.5 (1.0 for the full-time employee and 0.5 for the half-time employee). Rounded down to the nearest whole number would be 1.

In field A7, indicate how many of the total employees shown in field A6 hold a professional accounting designation (CA, CMA, CGA).

Question A8

Indicate your organization's approximate revenues for the previous fiscal year.

Indicate your gross revenue in field A8a and your net revenue in field A8b.

Questions A9 to A10

Does your organization rely on an agent (or mandatary) for the purpose of meeting your client identification obligations under the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*?

In field A9, indicate whether or not you use an agent to meet any of your client identification obligations under the Act. For example, you can have an agreement with someone outside of your organization to identify any clients on your behalf when the clients are not physically present.

If you do use an agent, indicate whether or not you have a written agreement with the agent in field A10a. Also, answer the rest of the questions (fields A10b to A10e) regarding the use of the agent.

Appendix 1I: Part A Instructions for Dealers in Precious Metals and Stones

PART A — General information for dealers in precious metals and stones

Question A1

Since December 30, 2008, has your organization engaged in a purchase or a sale of precious metals, precious stones or jewellery in an amount of \$10,000 or more in a single transaction?

Precious metals include gold, silver, palladium or platinum whether in coins, bars, ingots, granules or in any other similar form. Precious stones include diamonds, sapphires, emeralds, tanzanite, rubies or alexandrite. Jewellery means objects made of precious metals, precious stones or pearls intended for personal adornment.

Do not include transactions that were carried out for manufacturing jewellery, extracting precious metals or precious stones from a mine, or cutting or polishing precious stones. If you engage only in purchases or sales carried out for those purposes, the rest of the compliance assessment report is not required. If this is your situation, you still need to submit your report form to FINTRAC by selecting “Validate/Submit” from the left menu and selecting the “Submit” button on the **Validate/Submit** screen.

Questions A2, A3 and A4

Does your organization operate in any locations within Canada, other than your main address?

If you are a franchisor, this does not include any of your franchisees. Furthermore, if you are an entity, it does not include any subsidiaries.

If you do **not** operate any locations in Canada other than your main address, select that option in the drop-down menu and continue to question A5.

If you do have other locations in Canada, select that option in field A2 and indicate how many locations you have in Canada in field A3. Select each province or territory from the list in field A4 to indicate where your locations are.

Questions A5 and A6

Is your organization wholly-owned by any other entity or are you part of a group of entities?

If your organization is **neither** wholly-owned by any other entity **nor** part of a group of entities, select that option in the drop-down menu in field A5 and continue to question A7.

If your organization is wholly-owned by another entity or part of a group of entities, select that option in the drop-down menu in field A5 and provide the name of the entity or group of entities in field A6.

Question A7

How many employees do you have in your organization?

If you do not have any part-time employees, simply provide the number of employees for your organization.

If you do have part-time employees, you will need to calculate the number of full-time equivalents based on the annual hours worked by all of your employees. If the result of this calculation is not a whole number, round the result down before you enter it. For example, if you have one full-time employee and one part-time employee who works half time, your full-time equivalent count would be 1.5 (1.0 for the full-time employee and 0.5 for the half-time employee). Rounded down to the nearest whole number would be 1.

Question A8

In which professional or industry associations is your organization a member?

In field A8a, indicate whether or not your organization is member of a professional or industry association. If your organization is a member of such an association, indicate each one in field A8b by checking **all** applicable boxes. If you need to add or delete an association, check or uncheck the applicable boxes.

If you select "Other", you need to provide a description in field A8c.

Question A9

Indicate each type of activities in which your organization is engaged.

Indicate each type of activities in which your organization is engage in field A9a by checking **all** applicable boxes. If you need to add or delete an activity, check or uncheck the applicable boxes.

If you select "Other", you need to provide a description in field A9b.

Question A10

Indicate your organization's approximate revenues for the previous fiscal year.

Indicate your gross revenue in field A10a and your net revenue in field A10b.

Questions A11 to A12

Does your organization rely on an agent (or mandatary) for the purpose of meeting your client identification obligations under the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*?

Indicate whether or not you use an agent to meet any of your client identification obligations under the Act. For example, you can have an agreement with someone outside of your organization to identify any clients on your behalf when the clients are not physically present.

If you do use an agent, indicate whether or not you have a written agreement with the agent in field A12a. Also, answer the rest of the questions (fields A12b to A12e) regarding the use of the agent.