

## Know Your Client

Risk	Your risk rating (before mitigation): Low/Medium/High/Not applicable	Description of Risks	What do you do to mitigate this?	Your risk rating (after mitigation): Low/Medium/High/Not applicable	Departments to which this risk applies
Customers from cash-intensive/ risky sectors, businesses or countries					
Clients seeking anonymity or who cannot prove their identity					
Politically Exposed Persons					
Other identified risks					

## Services

Risk	Your risk rating (before mitigation): Low/Medium/High/Not applicable	Description of Risks	What do you do to mitigate this?	Your risk rating (after mitigation): Low/Medium/High/Not applicable	Departments to which this risk applies
Conveyancing/Real Estate					
Tax Mitigation Strategies					
Creating/managing trusts					
Creating/managing companies					
Services involving nominees					
Client Accounts					
Other identified risks					

## General

Risk	Your risk rating (before mitigation): Low/Medium/High/Not applicable	Description of Risks	What do you do to mitigate this?	Your risk rating (after mitigation): Low/Medium/High/Not applicable	Departments to which this risk applies
Large and valuable transactions					
Cash and electronic money					
Transactions that don't fit with your firm or client's normal pattern					
Complex transactions					
Transactions or products that facilitate anonymity					
New products, delivery mechanisms or technologies					
Other identified risks					

## General

Risk	Your risk rating (before mitigation): Low/Medium/High/Not applicable	Description of Risks	What do you do to mitigate this?	Your risk rating (after mitigation): Low/Medium/High/Not applicable	Departments to which this risk applies
Accepting funds from alternative funding platforms Eg. crowdfunding or cryptocurrency					
Sending/receiving funds to third parties or overseas					
Other identified risks					