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Instructions - Money Laundering Report

Question	Information
A1-A3	The questions refer to beneficial owners of the undertaking to which this periodic reporting refers. "Beneficial owner" refers to the same definition as set out in Chapter 1, sections 3-7 of the Registration of Beneficial Owners Act (2017:631). The question does not refer to "alternative beneficial owners" in accordance with Chapter 3, section 8, third paragraph of the Anti-Money Laundering Act (2017:630) <i>(updated 2018-03-15)</i> .
A9	The question refers to all of the undertaking's employees and is not limited to employees working with measures to counteract money laundering and terrorism financing. "Employee" refers to all employees (regardless of the type of employment) as well as other workers, such as consultants and persons engaged via staffing agencies.
A14	The "money remittance" product refers to any transfers made in undertakings providing payment services according to Chapter 1, section 2, points 8-9 of the Anti-Money Laundering Act (2017:630) <i>(updated 2018-03-15)</i> .
A17	The product "insurance" refers to insurance policies as well as insurance mediation <i>(updated 2018-03-15)</i> .
A18	Provision or receipt of cash as payment or deposits into an account.
A25	"Payment services" refers to the definition set out in Chapter 1, section 2 of the Payment Services Act (2010:751).
A26	"Electronic money" refers to the definition set out in Chapter 1, section 2, 2 of the Electronic Money Act (2011:755).

- B1-B3 According to Chapter 2, section 1 of the Money Laundering and Terrorist Financing (Prevention) Act (2017:630), a undertaking shall conduct an assessment of how the products and services it provides can be used for money laundering or terrorism financing and how large the risk is that this occurs (general risk assessment).
- B4-B11 Refers to procedures and guidelines set out in Chapter 2 and 5 of the Money Laundering and Terrorist Financing (Prevention) Act (2017:630).
- B13 The question refers to business relationships in a country that is considered to have high risk. This includes all business relationships between the undertaking in Sweden and any counterpart in the country in question. The term “business relationship” refers to the same as in Chapter 1, section 8, point 1 of the Anti-Money Laundering Act (2017:630) (*updated 2018-03-15*).
- C1-C17 The terms “business relationship” and “customer” refer to the definitions set out in Chapter 1, section 8, 1 and 4, respectively, of the Money Laundering and Terrorist Financing (Prevention) Act (2017:630).
- In these questions, the number of “business relationships” and “customers” shall be stated based on the above definitions. In other words, the business relationships and customers that the submitting undertaking considers itself to have shall be reported here (*updated 2018-03-15*).
- C2-C17 Refers only to business relationships in Sweden
- C10, C11 “Due diligence measures” refer to the measures regulated in Chapter 3 of the Money Laundering and Terrorist Financing (Prevention) Act (2017:630) and Chapter 3 of Finansinspektionen’s Regulations, FFFS 2017:11.
- C12-C17 “PEP” (politically exposed person) refers to the definition set out in Chapter 1, section 8, point 5p and section 9 of the Money Laundering and Terrorist Financing (Prevention) Act (2017:630). “Family members or close associates of the PEP” refers to the definition set out in Chapter 1 section 10.

IMPORTANT! The questions D5-D9 are not to be answered until the reporting occasion in 2019. In other words, do not answer these questions during the period 1 January-31 March 2018.

- D7 – D9 The calculation of the median is dependent on whether the dataset contains an even or uneven number of values.
- Example 1: If five cases are sorted by the number of days (1,4,7,11,12) the median is the number in the middle, i.e. 7 days.
- Example 2: If four cases are sorted by the number of days (1,4,7,11) the median is the average of the two middle numbers, i.e. 5.5 days.
- E8-E13 Financial undertakings are obligated to follow the international sanctions that are decided by the EU (independently or to implement sanctions decided by the UN) and refer to limitations to the discretionary actions of companies and individuals. This entails, for example, that financial firms in some cases must freeze accounts and transactions, monitor changes to accounts and inform Finansinspektionen about such measures.
- Sweden has an official website for information about existing sanctions (the sanction lists) at www.regeringen.se/sanktioner. This web page also contains information about which authorities have been appointed to fulfil the various information requirements set out in the EU sanction regulations. The information in the sanction lists is updated on an ongoing basis.
- F1-F8 According to Chapter 2, section 14 of the Money Laundering and Terrorist Financing (Prevention) Act (2017:630) and Chapter 2, section 5 of Finansinspektionen's regulations FFS 2017:11, an undertaking shall ensure that employees, contractors and other persons involved in its activities in a similar capacity who perform significant tasks to prevent the operations from being used for money laundering or the financing of terrorism receive on an ongoing basis relevant training and information in order to be able to discharge their obligations in accordance with the law.
- Such training as a minimum shall include relevant parts of the content of applicable regulations, the undertaking's total risk assessment, procedures and guidelines and information that would facilitate the identification of suspected money laundering and financing of terrorism.