

Topic ID	Topic	IR/C E	Question Text	Question Description	Routing from Question ID:	If answer is:	Answer Type	Option Text	Real Estate (Firm/Company)	Real Estate (Individual)
PR.01	Product Risk	IR	Please list the total number of deeds of sale of immovable property for which you acted as an agent in the prior calendar year.				Number			X
PR.02	Product Risk	IR	Please list the total number of occasional transactions carried out during the previous calendar year and that related to deed of immovable property sale that were assessed to be 'high risk'.				Number		X	X
PR.03	Product Risk	IR	Please list the total number of occasional transactions carried out during the previous calendar year and that related to deed of immovable property sale that were assessed to be 'medium risk'.				Number		X	X
PR.04	Product Risk	IR	Please list the total number of occasional transactions carried out during the previous calendar year and that related to deed of immovable property sale that were assessed to be 'low risk'.				Number		X	X
PR.05	Product Risk	IR	How many occasional transactions carried out during the previous calendar year and that related to deed of immovable property sale were subject to simplified due diligence?				Number		X	X
PR.06	Product Risk	IR	How many occasional transactions carried out during the previous calendar year and that related to deed of immovable property sale were subject to enhanced due diligence?				Number		X	X
PR.07	Product Risk	IR	Please specify the number of property letting contracts with a monthly rental transaction value of €10,000 or more, for which you acted as an agent during the prior calendar year.				Number			X
PR.08	Product Risk	IR	How many deeds of immovable property sale were you involved in during the previous calendar year where at least 50% of the consideration was paid through the buyer's own or third party funds (i.e. not financed by a bank loan)?				Number			X
PR.09	Product Risk	IR	How many deeds of immovable property sale were you involved in during the previous calendar year where all the consideration (excluding 10% deposit) was paid through the buyer's own or third party funds (i.e. not financed by a bank loan)?				Number			X
PR.10	Product Risk	IR	How many deeds of immovable property sale were you involved in during the previous calendar year where the consideration (excluding 10% deposit) was financed through a loan issued through a non-EU/ non-EEA financial / credit institution?				Number			X
PR.11	Product Risk	IR	How many deeds of immovable property sale were you involved in during the previous calendar year where the consideration (excluding 10% deposit) was financed through loans or other means of finance other than those issued by a regulated financial / credit institution?				Number			X
PR.12	Product Risk	IR	Please state the number of deeds of immovable property sale that you were involved in during the previous calendar year, where the property had a sale value of up to €350,000?				Number			X
PR.13	Product Risk	IR	Please state the number of deeds of immovable property sale that you were involved in during the previous calendar year, where the property had a sale value between €350,001 and €550,000?				Number			X
PR.14	Product Risk	IR	Please state the number of deeds of immovable property sale that you were involved in during the previous calendar year, where the property had a sale value between €550,001 and €999,999?				Number			X
PR.15	Product Risk	IR	Please state the number of deeds of immovable property sale that you were involved in during the previous calendar year, where the property had a sale value exceeding EUR1m?				Number			X
PR.16	Product Risk	IR	Please specify the deeds of immovable property sale that you were involved in during the prior calendar year which involved properties in Special Designated Areas.				Number			X
PR.17	Product Risk	IR	How many deeds of immovable property sale were you involved in during the prior calendar year which involved successive transactions relating to the same property which took place within a short period of time?				Number			X
PR.18	Product Risk	IR	Were any of the products and/or services provided to you as a subject person, ceased due to de-risking practices during the prior calendar year?				Radiobutton	Yes; No	X	X
PR.19	Product Risk	IR	Provide details of the de-risking.		PR.18	Yes	Freetext		X	X
PR.01.01	Product Risk	IR	Please list the total number of deeds of sale of immovable property for which the agency acted as an agent in the prior calendar year.				Number		X	
PR.07.01	Product Risk	IR	Please specify the number of property letting contracts with a monthly rental transaction value of €10,000 or more, for which the agency acted as an agent during the prior calendar year.				Number		X	
PR.08.01	Product Risk	IR	How many deeds of immovable property sale was the agency involved in during the previous calendar year where the at least 50% of the consideration was paid through the buyer's own or third party funds (i.e. not financed by a bank loan)?				Number		X	
PR.09.01	Product Risk	IR	How many deeds of immovable property sale was the agency involved in during the previous calendar year where all the consideration (excluding 10% deposit) was paid through the buyer's own or third party funds (i.e. not financed by a bank loan)?				Number		X	
PR.10.01	Product Risk	IR	How many deeds of immovable property sale was the agency involved in during the previous calendar year where the consideration (excluding 10% deposit) was financed through a loan issued through a non-EU/non-EEA financial / credit institution?				Number		X	
PR.11.01	Product Risk	IR	How many deeds of immovable property sale was the agency involved in during the previous calendar year where the consideration (excluding 10% deposit) was financed through loans or other means of finance other than those issued by a regulated financial / credit institution?				Number		X	
PR.12.01	Product Risk	IR	Please state the number of deeds of immovable property sale that the agency was involved in during the previous calendar year, where the property had a sale value of up to €350,000?				Number		X	

PR.13.01	Product Risk	IR	Please state the number of deeds of immovable property sale that the agency was involved in during the previous calendar year, where the property had a sale value between €350,001 and €550,000?			Number		X	
PR.14.01	Product Risk	IR	Please state the number of deeds of immovable property sale that the agency was involved in during the previous calendar year, where the property had a sale value between €550,001 and €999,999?			Number		X	
PR.15.01	Product Risk	IR	Please state the number of deeds of immovable property sale that the agency was involved in during the previous calendar year, where the property had a sale value exceeding EUR1m?			Number		X	
PR.16.01	Product Risk	IR	Please specify the deeds of immovable property sale that the agency was involved in during the prior calendar year which involved properties in Special Designated Areas.			Number		X	
PR.17	Product Risk	IR	How many deeds of immovable property sale was the agency involved in during the prior calendar year which involved successive transactions relating to the same property which took place within a short period of time?			Number		X	
CR.01	Customer Risk	IR	Please list the total number of deeds of immovable property sales concluded in the last calendar year where all the purchasers were natural persons.			Number		X	X
CR.02	Customer Risk	IR	How many natural persons were included as purchasers in deeds of immovable property sale that you were involved in during the last calendar year?			Number		X	X
CR.03	Customer Risk	IR	Please indicate the number of deeds of immovable property sale concluded in the previous calendar year exceeding the value of €1,000,000, where the purchaser(s) was / were solely natural persons.			Number		X	X
CR.04	Customer Risk	IR	Please list the total number of deeds of immovable property sales concluded in the last calendar year where at least one of the purchasers were legal persons or arrangements.			Number		X	X
CR.05	Customer Risk	IR	How many legal persons were included as purchasers in deeds of immovable property sale that you were involved in during the last calendar year?			Number			X
CR.05.01	Customer Risk	IR	How many legal persons were included as purchasers in deeds of immovable property sale that the agency was involved in during the last calendar year?			Number		X	
CR.06	Customer Risk	IR	Please list the number of legal person purchasers involved in a deed of immovable property sale that you were involved in during the last calendar year having multi-tier ownership structures (i.e. at least two additional layers of legal persons on top of the legal person being the purchaser).			Number			X
CR.06.01	Customer Risk	IR	Please list the number of legal person purchasers involved in a deed of immovable property sale that the agency was involved in during the last calendar year having multi-tier ownership structures (i.e. at least two additional layers of legal persons on top of the legal person being the purchaser).			Number		X	
CR.07	Customer Risk	IR	Please list the number of purchasers (a legal person) involved in a deed of immovable property sale that you were involved in during the previous calendar year who are voluntary organisations (including charities, foundations and not-for-profit entities).			Number			X
CR.07.01	Customer Risk	IR	Please list the number of purchasers (a legal person) involved in a deed of immovable property sale that the agency was involved in during the last calendar year who are voluntary organisations (including charities, foundations and not-for-profit entities).			Number		X	
CR.08	Customer Risk	IR	Please list the number of purchasers (including beneficial owners) for whom you concluded a deed of immovable property sale during the previous calendar year, that benefited from residency or citizenship schemes, or are applicants or prospective applicants for such schemes.			Number			X
CR.08.01	Customer Risk	IR	Please list the number of purchasers (including beneficial owners) for whom the agency concluded a deed of immovable property sale during the prior calendar year, that benefited from residency or citizenship schemes, or are applicants or prospective applicants for such schemes.			Number		X	
CR.09	Customer Risk	IR	Please list the number of purchasers in deeds of immovable property sale that you were involved in during the previous calendar year that are involved in cash intensive businesses.			Number			X
CR.09.01	Customer Risk	IR	Please list the number of purchasers in deeds of immovable property sale that the agency was involved in during the previous calendar year that are involved in cash intensive businesses.			Number		X	
CR.10	Customer Risk	IR	From the total deeds of immovable property sale that you were involved in during the previous calendar year, how many natural persons or beneficial owners who were listed as purchasers in the deed were PEPs (including family members and close associates)?			Number			X
CR.10.01	Customer Risk	IR	From the total deeds of immovable property sale that the agency was involved in during the last calendar year, how many natural persons or beneficial owners who were listed as purchasers in the deed were PEPs (including family members and close associates)?			Number		X	
CR.11	Customer Risk	IR	From the total deeds of immovable property sale that you were involved in during the last calendar year, how many natural persons or beneficial owners who were listed as vendors in the deed were PEPs (including family members and close associates)?			Number			X
CR.11.01	Customer Risk	IR	From the total deeds of immovable property sale that the agency was involved in during the last calendar year, how many natural persons or beneficial owners who were listed as vendors in the deed were PEPs (including family members and close associates)?			Number		X	
CR.12	Customer Risk	IR	Please list the total number of deeds of immovable property sale that you were involved in during the last calendar year were at least one of the purchasers operated in dual use items.			Number			X

CR.12.01	Customer Risk	IR	Please list the total number of deeds of immovable property sale that the agency was involved in during the last calendar year were at least one of the purchasers operated in dual use items.			Number		X	
CR.13	Customer Risk	IR	Please list the total number of deeds of immovable property sale that you were involved in during the last calendar year were at least one of the vendors operated in dual use items.			Number			X
CR.13.01	Customer Risk	IR	Please list the total number of deeds of immovable property sale that the agency was involved in during the last calendar year were at least one of the vendors operated in dual use items.			Number		X	
CR.14	Customer Risk	IR	How many customers do you have who appeared as buyers in more than three deeds of immovable property sale during the last 2 calendar years?			Number			X
CR.14.01	Customer Risk	IR	How many customers does the agency have who appeared as buyers in more than three deeds of immovable property sale during the last 2 calendar years?			Number		X	
CR.15	Customer Risk	IR	How many customers do you have who appeared as vendors in more than three deeds of immovable property sale during the last 2 calendar years?			Number			X
CR.15.01	Customer Risk	IR	How many customers does the agency have who appeared as vendors in more than three deeds of immovable property sale during the last 2 calendar years?			Number		X	
CR.16	Customer Risk	IR	In the case of property letting contracts with a monthly rental transaction value of €10,000 or more, and for which you acted as an agent during the prior calendar year, how many natural persons were leasees?			Number			X
CR.16.01	Customer Risk	IR	In the case of property letting contracts with a monthly rental transaction value of €10,000 or more, and for which the agency acted as an agent during the prior calendar year, how many natural persons were leasees?			Number		X	
CR.17	Customer Risk	IR	In the case of property letting contracts with a monthly rental transaction value of €10,000 or more, and for which you acted as an agent during the prior calendar year, how many legal persons were leasees?			Number			X
CR.17.01	Customer Risk	IR	In the case of property letting contracts with a monthly rental transaction value of €10,000 or more, and for which your agency acted as an agent during the prior calendar year, how many legal persons were leasees?			Number		X	
JR.01	Jurisdiction Risk	IR	Please specify the total number of natural person purchasers involved in deeds of immovable property sale that you were involved in during the previous calendar year who were resident in Malta.			Number			X
JR.02	Jurisdiction Risk	IR	In the case of natural person purchasers involved in deeds of immovable property sale that you were involved in during the previous calendar year and who were not resident in Malta, please specify the jurisdictions they were they reside.			Jurisdiction List + Number			X
JR.03	Jurisdiction Risk	IR	Please specify the total number of natural person purchasers involved in deeds of immovable property sale that you were involved in during the previous calendar year who were Maltese national.			Number			X
JR.04	Jurisdiction Risk	IR	In the case of natural person purchasers involved in deeds of immovable property sale that you were involved in during the previous calendar year and who were not Maltese national, please specify the nationality jurisdiction.			Jurisdiction List + Number			X
JR.05	Jurisdiction Risk	IR	Please specify the total number of legal person purchasers involved in deeds of immovable property sale that you were involved in during the previous calendar year who were registered in Malta.			Number			X
JR.06	Jurisdiction Risk	IR	In the case of legal person purchasers involved in deeds of immovable property sale that you were involved in during the previous calendar year and who were not registered in Malta, please specify the jurisdictions they are registered.			Jurisdiction List + Number			X
JR.07	Jurisdiction Risk	IR	Please specify the total number of beneficial owners of legal person purchasers involved in deeds of immovable property sale that you were involved in during the previous calendar year who were resident in Malta.			Number			X
JR.08	Jurisdiction Risk	IR	In the case of beneficial owners of legal person purchasers involved in deeds of immovable property sale that you were involved in during the previous calendar year and who were not resident in Malta, please specify the jurisdictions they are resident.			Jurisdiction List + Number			X
JR.09	Jurisdiction Risk	IR	Please specify the total number of beneficial owners of legal person purchasers involved in deeds of immovable property sale that you were involved in during the previous calendar year who were Maltese national.			Number			X
JR.10	Jurisdiction Risk	IR	In the case of beneficial owners of legal person purchasers involved in deeds of immovable property sale that you were involved in during the previous calendar year and who were not Maltese national, please specify the nationality jurisdiction.			Jurisdiction List + Number			X
JR.11	Jurisdiction Risk	IR	If a natural person or a beneficial owner were a party to a deed of immovable property sale carried out in the previous calendar year, kindly indicate the jurisdiction in which these persons were considered to be a PEP.			Jurisdiction List + Number		X	X
JR.12	Jurisdiction Risk	IR	In the case of property letting contracts with a monthly rental transaction value of €10,000 or more, and for which you acted as an agent during the prior calendar year, how many natural persons leasees were Maltese national?			Number			X
JR.13	Jurisdiction Risk	IR	In the case of property letting contracts with a monthly rental transaction value of €10,000 or more, and for which you acted as an agent during the prior calendar year, how many natural persons leasees were not Maltese national?			Jurisdiction List + Number			X

JR.14	Jurisdiction Risk	IR	In the case of property letting contracts with a monthly rental transaction value of €10,000 or more, and for which you acted as an agent during the prior calendar year, how many legal persons leasees were registered in Malta?				Number		X
JR.15	Jurisdiction Risk	IR	In the case of property letting contracts with a monthly rental transaction value of €10,000 or more, and for which you acted as an agent during the prior calendar year, how many legal persons leasees were not registered in Malta?				Jurisdiction List + Number		X
JR.01.01	Jurisdiction Risk	IR	Please specify the total number of natural person purchasers involved in deeds of immovable property sale that the agency was involved in during the previous calendar year who were resident in Malta.				Number	X	
JR.02.01	Jurisdiction Risk	IR	In the case of natural person purchasers involved in deeds of immovable property sale that the agency was involved in during the previous calendar year and who were not resident in Malta, please specify the jurisdictions where they reside.				Jurisdiction List + Number	X	
JR.03.01	Jurisdiction Risk	IR	Please specify the total number of natural person purchasers involved in deeds of immovable property sale that the agency was involved in during the previous calendar year who were Maltese national.				Number	X	
JR.04.01	Jurisdiction Risk	IR	In the case of natural person purchasers involved in deeds of immovable property sale that the agency was involved in during the previous calendar year and who were not Maltese national, please specify the nationality jurisdiction.				Jurisdiction List + Number	X	
JR.05.01	Jurisdiction Risk	IR	Please specify the total number of legal person purchasers involved in deeds of immovable property sale that the agency was involved in during the previous calendar year who were registered in Malta.				Number	X	
JR.06.01	Jurisdiction Risk	IR	In the case of legal person purchasers involved in deeds of immovable property sale that the agency was involved in during the previous calendar year and who were not registered in Malta, please specify the jurisdictions where they are registered.				Jurisdiction List + Number	X	
JR.07.01	Jurisdiction Risk	IR	Please specify the total number of beneficial owners of legal person purchasers involved in deeds of immovable property sale that the agency was involved in during the previous calendar year who were resident in Malta.				Number	X	
JR.08.01	Jurisdiction Risk	IR	In the case of beneficial owners of legal person purchasers involved in deeds of immovable property sale that the agency was involved in during the previous calendar year and who were not resident in Malta, please specify the jurisdictions where they are resident.				Jurisdiction List + Number	X	
JR.09.01	Jurisdiction Risk	IR	Please specify the total number of beneficial owners of legal person purchasers involved in deeds of immovable property sale that the agency was involved in during the previous calendar year who were Maltese national.				Number	X	
JR.10.01	Jurisdiction Risk	IR	In the case of beneficial owners of legal person purchasers involved in deeds of immovable property sale that the agency was involved in during the previous calendar year and who were not Maltese national, please specify the nationality jurisdiction.				Jurisdiction List + Number	X	
JR.12.01	Jurisdiction Risk	IR	In the case of property letting contracts with a monthly rental transaction value of €10,000 or more, and for which the agency acted as an agent during the prior calendar year, how many natural persons leasees were Maltese national?				Number	X	
JR.13.01	Jurisdiction Risk	IR	In the case of property letting contracts with a monthly rental transaction value of €10,000 or more, and for which the agency acted as an agent during the prior calendar year, how many natural persons leasees were not Maltese national?				Jurisdiction List + Number	X	
JR.14.01	Jurisdiction Risk	IR	In the case of property letting contracts with a monthly rental transaction value of €10,000 or more, and for which the agency acted as an agent during the prior calendar year, how many legal persons leasees were registered in Malta?				Number	X	
JR.15.01	Jurisdiction Risk	IR	In the case of property letting contracts with a monthly rental transaction value of €10,000 or more, and for which the agency acted as an agent during the prior calendar year, how many legal persons leasees were not registered in Malta?				Jurisdiction List + Number	X	
IR.01	Interface Risk	IR	From the deeds of immovable property sale that you were involved in during the prior calendar year, how many purchasers (natural person) were represented by another person through a power of attorney?				Number		X
IR.02	Interface Risk	IR	From the deeds of immovable property sale that you were involved in during the prior calendar year, how many sellers (natural person) were represented by another person through a power of attorney?				Number		X
IR.03	Interface Risk	IR	What is the % of purchasers/vendors whose customer due diligence had been carried out by another subject person/third party, on the basis of a reliance agreement between you and the other subject person/third party in terms of Regulation 12 of the PMLFTR?				Number		X
IR.01.01	Interface Risk	IR	From the deeds of immovable property sale that the agency was involved in during the prior calendar year, how many purchasers (natural person) were represented by another person through a power of attorney?				Number	X	
IR.02.01	Interface Risk	IR	From the deeds of immovable property sale that the agency was involved in during the prior calendar year, how many sellers (natural person) were represented by another person through a power of attorney?				Number	X	
IR.03.01	Interface Risk	IR	What is the % of purchasers/vendors whose customer due diligence had been carried out by another subject person/third party, on the basis of a reliance agreement between the agency and the other subject person/third party in terms of Regulation 12 of the PMLFTR?				Number	X	

TR.02	Training	CE	Please provide the % of staff within the AML / CFT compliance team that completed AML / CFT training throughout the prior calendar year.					Percentage	X	
TR.03	Training	CE	Please provide the % of real estate agents that completed AML / CFT training throughout the prior calendar year.					Percentage	X	
TR.04	Training	CE	Please provide the % of real estate agents that completed AML / CFT training throughout the prior calendar year.					Percentage	X	
PP.01	Policies and Procedures	CE	How frequently does your agency review and / or update the entity's AML / CFT written policies and procedures?					Radiobutton	X	
PP.01.01	Policies and Procedures	CE	How frequently do you review and / or update AML / CFT written policies and procedures?					Radiobutton		X
PP.02	Policies and Procedures	CE	How is it determined whether customers and, where applicable their beneficial owners, are politically exposed persons (PEPs) or PEPs' family members or close associates, prior to the commencement of service?				Checkbox	No checks carried out; Declaration by customer; Automated tools; Public searches; Checks are outsourced	X	X
PP.03	Policies and Procedures	CE	How is it determined whether individuals/entities are sanctioned?				Checkbox	No checks carried out; Declaration by customer; Automated tools; Public searches; Checks are outsourced	X	X
PP.04	Policies and Procedures	CE	Has the agency ever engaged an independent third party to carry out an independent audit to assess compliance with AML/CFT obligations?					Radiobutton	X	X
PP.05	Policies and Procedures	CE	What was the overall result of the last AML/CFT independent audit carried out?	PP.04	Yes - During the past 2 years; Yes - Over 2 years ago			Radiobutton	X	X
PP.06	Policies and Procedures	CE	List the 3 main "high risk" audit issues that were identified in the AML/CFT independent audit reports issued in the past 2 calendar years.	PP.04	Yes - During the past 2 years; Yes - Over 2 years ago	Freetext			X	X
PP.07	Policies and Procedures	CE	List the 3 main "medium risk" audit issues that were identified in the AML/CFT independent audit reports issued in the past 2 calendar years.	PP.04	Yes - During the past 2 years; Yes - Over 2 years ago	Freetext			X	X
PP.08	Policies and Procedures	CE	What topics were subject to an AML/CFT independent audit in the past 2 calendar years?	PP.04	Yes - During the past 2 years; Yes - Over 2 years ago	Checkbox	Business risk assessment; Customer risk assessment procedures; Customer and beneficial ownership identification and verification; Purpose and intended nature of business relationship; AML/CFT Governance; Others		X	X
PP.09	Policies and Procedures	CE	If others, explain	PP.08	Others	Freetext			X	
RK.01	Record-keeping	CE	Are records relating to CDD measures applied on customers retained physically or in electronic format?				Radiobutton	Physically; Electronic format; Both physically and in electronic format	X	X
TR.01	Training	CE	Please provide the number of AML/CFT training hours that you received in the previous calendar year?				Number			X
MF.02	MLRO, Monitoring Function and Employees	CE	How many years of experience does the MLRO have in AML/CFT?				Radiobutton	1 month - 1 year; 1-2 years; 2-3 years; 3-5 years; 5-7 years; 8-10 years; over 10 years	X	
MF.02.01	MLRO, Monitoring Function and Employees	CE	For how many years have you been acting as a real estate agent?				Radiobutton	Not more than 5 years; 6-10 years, over 10 years		X
MF.03	MLRO, Monitoring Function and Employees	CE	How many hours do you dedicate to the MLRO function on a weekly basis?				Radiobutton	0-10 hours; 11-20 hours; 21-30 hours; 31-40 hours	X	
MF.04	MLRO, Monitoring Function and Employees	CE	Is the MLRO responsible for other areas other than AML/CFT within the entity?				Radiobutton	Yes; No	X	
MF.05	MLRO, Monitoring Function and Employees	CE	Please provide a description of the other areas of responsibility.	MF.04	Yes	Freetext			X	
MF.09	MLRO, Monitoring Function and Employees	CE	Does the MLRO have a direct reporting line to the Board of Directors?				Radiobutton	Yes; No	X	
MF.10	MLRO, Monitoring Function and Employees	CE	Has the agency appointed an officer at management level to monitor the day-to-day implementation of the AML/CFT measures, policies, controls and procedures adopted by the entity?				Radiobutton	No; Yes - The function is carried out by the MLRO; Yes - The function is carried out by a person who it not also acting as the entity's MLRO	X	
MF.11	MLRO, Monitoring Function and Employees	CE	On average, how many years of experience in the industry does the director(s) and/or senior management of your agency have?				Number	Number	X	
MF.12	MLRO, Monitoring Function and Employees	CE	How many staff members expressed in full time equivalent (FTEs) are part of the AML / CFT team (if one exists)?				Number	Number	X	
MF.13	MLRO, Monitoring Function and Employees	CE	How many staff members in the AML / CFT team expressed in full time employees (FTEs) are also responsible for other roles and responsibilities not attributable to AML / CFT (e.g. front office / back office etc.)?	MF.12	>0	Number		Number	X	
MF.14	MLRO, Monitoring Function and Employees	CE	How many real estate agents licensed by the Real Estate Licensing Unit are employed with your firm? (i.e. there is a contract of employment between the firm and the real estate agent)				Number	Number	X	
MF.15	MLRO, Monitoring Function and Employees	CE	How many real estate agents licensed by the Real Estate Licensing Unit are engaged with your firm? (i.e. real estate agents are allowed to sell properties marketed by the agency but there is no contract of employment between the firm and the real estate agents)				Number	Number	X	
MF.16	MLRO, Monitoring Function and Employees	CE	How often does your agency assess the conduct and integrity of employees (including partners or directors) handling relevant financial business?				Radiobutton	At onboarding only; At onboarding and at least yearly; Not assessed	X	
MF.17	MLRO, Monitoring Function and Employees	CE	In the past five (5) years, were any employees (including directors and partners) disciplined for non-compliance with the AML / CFT policies and procedures?				Number	Yes; No	X	

MF.18	MLRO, Monitoring Function and Employees	CE	If 'Yes' please explain.		MF.17	Yes	Freetext		X	
OS.01	Outsourcing	CE	Has your agency outsourced the carrying out of any applicable AML / CFT obligations?				Radiobutton	Yes Outsourcing Within the Group, Yes Outsourcing Outside the group, No Outsourcing Being Carried Out	X	
OS.01.01	Outsourcing	CE	Have you outsourced the carrying out of any applicable AML/CFT obligations during the previous calendar year?				Radiobutton	Yes; No		X
OS.02	Outsourcing	CE	List the service provider/s to whom AML/CFT obligations have been outsourced.		OS.01	Yes Outsourcing Within the Group; Yes Outsourcing Outside the group	Freetext		X	
OS.02.01	Outsourcing	CE	List the service provider/s to whom AML/CFT obligations have been outsourced.		OS.01.01	Yes	Freetext			X
OS.03	Outsourcing	CE	Please specify the obligations that are being outsourced.		OS.01	Yes Outsourcing Within the Group; Yes Outsourcing Outside the group	Checkbox	Drafting of BRA; CRA; CDD - PMLFTR Reg 7(1)(a) and 7(1)(b); EDD measures; Record-keeping; Drafting of policies and procedures	X	
OS.03.01	Outsourcing	CE	Please specify the obligations that are being outsourced.		OS.01.01	Yes	Checkbox	Drafting of BRA; CRA; CDD - PMLFTR Reg 7(1)(a) and 7(1)(b); EDD measures; Record-keeping; Drafting of policies and procedures		X
OS.04	Outsourcing	CE	What is the frequency of assessing the quality of the services provided?		OS.01	Yes Outsourcing Outside the group	Radiobutton	No assessment are carried out; On a monthly basis; On a quarterly basis; Half yearly; Yearly; Every 2 years; Over 2 years	X	
OS.04.01	Outsourcing	CE	What is the frequency of assessing the quality of the services provided?		OS.01.01	Yes	Radiobutton	No assessment are carried out; On a monthly basis; On a quarterly basis; Half yearly; Yearly; Every 2 years; Over 2 years		X
OS.05	Outsourcing	CE	Please indicate the jurisdictions were the service provider/s to whom you have outsourced are located.	Any EU/EEA or Non-EU/Non-EEA jurisdictions identified by the FATF as 'High Risk Jurisdictions Subject to a Call for Action' or 'Jurisdictions Under Increased Monitoring' and/or the EU Commission Delegated Acts on High Risk Third Countries should be recorded under the option 'Countries identified under the FATF High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries'. This list is as at 31 December 2024.	OS.01	Yes			X	X
OS.06	Outsourcing	CE	Malta		OS.01	Yes	Radiobutton	Yes; No	X	X
OS.07	Outsourcing	CE	EU/EEA		OS.01	Yes	Radiobutton	Yes; No	X	X
OS.08	Outsourcing	CE	Non-EU/Non-EEA		OS.01	Yes	Radiobutton	Yes; No	X	X
OS.09	Outsourcing	CE	Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries		OS.01	Yes	FATF + Number		X	
OS.05.01	Outsourcing	CE	Please indicate the jurisdictions were the service provider/s to whom you have outsourced are located.	Any EU/EEA or Non-EU/Non-EEA jurisdictions identified by the FATF as 'High Risk Jurisdictions Subject to a Call for Action' or 'Jurisdictions Under Increased Monitoring' and/or the EU Commission Delegated Acts on High Risk Third Countries should be recorded under the option 'Countries identified under the FATF High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries'. This list is as at 31 December 2024.	OS.01.01	Yes				X
OS.06.01	Outsourcing	CE	Malta		OS.01.01	Yes	Radiobutton	Yes; No		X
OS.07.01	Outsourcing	CE	EU/EEA		OS.01.01	Yes	Radiobutton	Yes; No		X
OS.08.01	Outsourcing	CE	Non-EU/Non-EEA		OS.01.01	Yes	Radiobutton	Yes; No		X
OS.09	Outsourcing	CE	Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries				FATF + Number			
RE.02	Reporting	CE	How many internal suspicious reports were raised during the previous calendar year?					Number	X	
RE.03	Reporting	CE	From the internal reports raised in the previous calendar year, how many cases were still open as at end of January of the current calendar year?		RE.02	>0		Number	X	
RE.04	Reporting	CE	How many internal reports drawn up during the prior calendar year were closed off without submitting a suspicious report to the FIAU?		RE.02	>0		Number	X	
RE.05	Reporting	CE	How many customers were subject to a request for information from Maltese authorities during the prior calendar year?					Number	X	X
RE.06	Reporting	CE	How many customers were subject to a request for information from foreign authorities during the prior calendar year?					Number	X	X
BR.01	Business Risk Assessment	CE	What is the agency's most recent inherent risk scoring or rating for ML/FT in the Business Risk Assessment (BRA)?				Radiobutton	low; lower medium; higher medium; high; very high; BRA not carried out	X	
BR.01.01	Business Risk Assessment	CE	What is your most recent inherent risk scoring or rating for ML/FT in the Business Risk Assessment (BRA)?				Radiobutton	low; lower medium; higher medium; high; very high; BRA not carried out		X
BR.02	Business Risk Assessment	CE	What is the agency's most recent BRA controls effectiveness rating?		BR.01	low; lower medium; higher medium; high; very high	Radiobutton	low; lower medium; higher medium; high; very high; Control Effectiveness not rated	X	
BR.02.01	Business Risk Assessment	CE	What is your most recent BRA controls effectiveness rating?		BR.01.01	low; lower medium; higher medium; high; very high	Radiobutton	low; lower medium; higher medium; high; very high; Control Effectiveness not rated		X
BR.03	Business Risk Assessment	CE	What is your agency's most recent residual risk scoring or rating for ML/FT in the BRA?		BR.01	low; lower medium; higher medium; high; very high	Radiobutton	low; lower medium; higher medium; high; very high; Residual Risk not rated	X	
BR.03.01	Business Risk Assessment	CE	What is your entity's most recent residual risk scoring or rating for ML/FT in the BRA?		BR.01.01	low; lower medium; higher medium; high; very high	Radiobutton	low; lower medium; higher medium; high; very high; Residual Risk not rated		X
BR.04	Business Risk Assessment	CE	What are the 3 highest customer risk factors resulting from the BRA?		BR.01	low; lower medium; higher medium; high; very high	Freetext		X	
BR.04.01	Business Risk Assessment	CE	What are the 3 highest customer risk factors resulting from the BRA?		BR.01.01	low; lower medium; higher medium; high; very high	Freetext			X
BR.05	Business Risk Assessment	CE	What are the 3 highest product/service/transaction risk factors resulting from the BRA?		BR.01	low; lower medium; higher medium; high; very high			X	
BR.05.01	Business Risk Assessment	CE	What are the 3 highest product/service/transaction risk factors resulting from the BRA?		BR.01.01	low; lower medium; higher medium; high; very high	Freetext			X
BR.06	Business Risk Assessment	CE	What are the 3 highest geographical risk factors resulting from the BRA?		BR.01	low; lower medium; higher medium; high; very high	Freetext		X	

BR.06.01	Business Risk Assessment	CE	What are the 3 highest geographical risk factors resulting from the BRA?		BR.01.01	low; lower medium; higher medium; high; very high	Freetext			X
BR.07	Business Risk Assessment	CE	Please indicate the jurisdictions which the agency considers as high risk (excluding non-reputable jurisdictions)	Exclude jurisdictions considered as Non-Reputable in terms of Chapter 8 of the Implementing Procedures as at the end of the prior calendar year.	BR.01	low; lower medium; higher medium; high; very high	Freetext		X	
BR.07.01	Business Risk Assessment	CE	Please indicate the jurisdictions which you consider as high risk.	Exclude jurisdictions considered as Non-Reputable in terms of Chapter 8 of the Implementing Procedures as at the end of the prior calendar year.	BR.01.01	low; lower medium; higher medium; high; very high	Freetext			X
BR.08	Business Risk Assessment	CE	What are the 2 highest interface risk factors resulting from the BRA?		BR.01	low; lower medium; higher medium; high; very high	Freetext		X	
BR.08.01	Business Risk Assessment	CE	What are the 2 highest interface risk factors resulting from the BRA?		BR.01.01	low; lower medium; higher medium; high; very high	Freetext			X
BR.09	Business Risk Assessment	CE	Did your agency review and/or update the BRA in the prior calendar year?		BR.01	low; lower medium; higher medium; high; very high	Radiobutton	Radiobutton	X	
BR.09.01	Business Risk Assessment	CE	Did you review and/or update the BRA in the prior calendar year?		BR.01.01	low; lower medium; higher medium; high; very high	Radiobutton	Yes; No		X
CA.01	Customer Acceptance and Risk Assessment	CE	Has there been a review of the agency's Customer Acceptance Policy (CAP) in the prior calendar year?				Radiobutton	Yes; No; CAP Not Available	X	
CA.01.01	Customer Acceptance and Risk Assessment	CE	Has there been a review of your Customer Acceptance Policy (CAP) in the prior calendar year?				Radiobutton	Yes; No; CAP Not Available		X
CA.02	Customer Acceptance and Risk Assessment	CE	Did this review result in major changes?		CA.01	Yes	Radiobutton	Yes; No	X	
CA.02.01	Customer Acceptance and Risk Assessment	CE	Did this review result in major changes?		CA.01.01	Yes	Radiobutton	Yes; No		X
CA.03	Customer Acceptance and Risk Assessment	CE	Please explain these changes.		CA.02	Yes	Freetext		X	
CA.03.01	Customer Acceptance and Risk Assessment	CE	Please explain these changes.		CA.02.01	Yes	Freetext			X
CA.04	Customer Acceptance and Risk Assessment	CE	According to your CAP, which customers are likely to pose a higher than average risk of ML/FT?	Choose "Not Available" if information cannot be provided.	CA.01	Yes; No	Freetext		X	
CA.04.01	Customer Acceptance and Risk Assessment	CE	According to your CAP, which customers are likely to pose a higher than average risk of ML/FT?	Choose "Not Available" if information cannot be provided.	CA.01.01	Yes; No	Freetext			X
CA.05	Customer Acceptance and Risk Assessment	CE	As at end of the last calendar year, how many customers fell outside the CAP but were provided with services, (including those that were subject to management approval)?		CA.01	Yes; No	Number		X	
CA.05.01	Customer Acceptance and Risk Assessment	CE	During the last calendar year, how many customers fell outside the CAP but were provided with services?		CA.01.01	Yes; No	Number			X
CA.06	Customer Acceptance and Risk Assessment	CE	Is there a documented Customer Risk Assessment (CRA) methodology?				Radiobutton	Yes; No; CRA Methodology Not Available	X	X
CA.07	Customer Acceptance and Risk Assessment	CE	List the 5 risk factors that have the highest risk weighting when carrying out the CRA.		CA.06	Yes	Freetext		X	X
CA.08	Customer Acceptance and Risk Assessment	CE	How many deeds of immovable property sale that the you carried out last year, has CDD not been completed?				Number		X	X
CA.09	Customer Acceptance and Risk Assessment	CE	How many deeds of immovable property sale that the agency carried out last year, has CDD not been completed?				Number		X	X
CA.10	Customer Acceptance and Risk Assessment	CE	How many potential customers were refuseded onboarding for ML / FT reasons during the prior calendar year?				Number		X	X
CA.11	Customer Acceptance and Risk Assessment	CE	What were the main reasons why potential customers were refuseded onboarding for ML/FT reasons?		CA.10	>0	Freetext		X	X
CA.12	Customer Acceptance and Risk Assessment	CE	In what cases do you collect documentation on the buyer's source of wealth and source of funds when carrying out a deed of immovable property sale?		PR.02	>0	Freetext		X	X
OS.09.01	Outsourcing	CE	Countries identified under the FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' and the EU Commission Delegated Acts on High Risk Third Countries		OS.01.01	Yes	FATF + Number			X