



Risk Evaluation Questionnaire 2026

PREVIEW

This document contains provisional questions which will be featured in the REQ for PREVIEW for the year 2026. This document should be utilised by subject persons to initiate the gathering of the necessary information required to ensure timely and accurate submission of the 2026 REQ. Questions presented in this document may be subject to change should the FIAU deem it necessary. The 2026 REQ submission is only considered valid when submitted through the FIAU CASPAR portal and upon payment confirmation.

Subject Person Information

Subject Person Information (1)

Q1

Subject persons are required, for each of the questions included in this questionnaire, to choose the answer option that is best suited to the subject person. The FIAU acknowledges that the answer options defined by it do not always fully capture the actual situation within each subject person. When choosing from the answer options available it is therefore important to select an option that is a true reflection of the actual situation within the subject person's operations. In the text box, you can formulate general remarks on the subject person's operation. Please note that these general remarks are not taken into account in the initial automated analysis of the answers submitted.

The answers submitted are subject to quality checks by the FIAU from time to time, and therefore it is essential to provide a true and fair reflection of the current situation.

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Customers

Questions in this page relate to Subject Persons having categories Investment Services & Securities Markets or Insurance or Accountancy/Audit or Advocacy or Tax Advisors

Customers (2.1)

(Relates to Investment Services & Securities Markets)

Q1

Please list the total number of customers with whom your entity had an active business relationship as at the end of the prior calendar year.

Customer is defined as a natural person or a legal person and/or entity with whom the subject person has a business relationship, or for whom the subject person carried out an occasional transaction. In this context, customers refers to active customers as at the end of the prior calendar year.

For subject persons authorised to act as a trustee or to provide other fiduciary duties in terms of the Trusts and Trustees Act, and persons registered to act as a VFA Agent in terms of the Virtual Financial Assets Act shall include in the answer the number of customers to which CSP services are provided to.

or choose one of:

- Not Available

Customers (10.1)

(Relates to Investment Services & Securities Markets)

Q2

Please list the total number of customers for whom your entity carried out an occasional transaction during the prior calendar year.

Customer is defined as natural person or a legal person / entity with whom the subject person has a business relationship or for whom the subject person carried out an occasional transaction. In this context, customers refer to customers for whom the subject person carried out an occasional transaction during the prior calendar

year. Where a subject person carried out more than one occasional transaction to the same customer, it should count the customer as one to avoid duplication. "Total number of customers" only includes those clients that have been provided with a relevant activity by the subject person.

For subject persons authorised to act as a trustee or to provide other fiduciary duties in terms of the Trusts and Trustees Act, and persons registered to act as a VFA Agent in terms of the Virtual Financial Assets Act shall include in the answer the number of customers to which CSP services are provided to.

or choose one of:

- Not Available

Customers (24)

Q3

What type of investors are targeted by the Collective Investment Scheme?

Choose more than one option:

- Retail Investors
- Professional Investors
- Experienced Investors
- Qualified Investors
- Extraordinary Investors

or choose one of:

- Not Applicable

Customers (29)

Q4

Do you have any customers in the following industries?

Choose more than one option:

- Precious metals, stones, jewelry dealers or wholesalers
- Arts or Antiques dealers
- Aviation technology, materials or Parts
- Cash intensive businesses
- Hydrocarbon trading or investing
- Arms or weapons dealers or manufacturers
- Car dealers
- Remote Gaming Operators or Land Based Casinos
- Attorneys / Lawyers
- Chemical, Oil, Gas or Petrochemicals companies
- International Transportation businesses (including by air, land or sea)
- Import or Export Agents

or choose one of:

- Not Applicable
- Not Available

Funding Methods (Customers) (1)

Please provide the total number of customers who utilised the following funding method during the prior calendar year:

Q5

Wire Transfers (Bank Transfers)

or choose one of:

- Not Available

Funding Methods (Customers) (2)

Please provide the total number of customers who utilised the following funding method during the prior calendar year:

Q6

Cash

or choose one of:

- Not Available

Funding Methods (Customers) (4)

Please provide the total number of customers who utilised the following funding methods during the prior calendar year:

Q7

Credit Cards / Prepaid Cards / Vouchers

or choose one of:

- Not Available

Funding Methods (Customers) (5)

Please provide the total number of customers who utilised the following funding method during the prior calendar year:

Q8

Cheques

or choose one of:

- Not Available

Funding Methods (Customers) (6)

Please provide the total number of customers who utilised the following funding method during the prior calendar year:

Q9

Internet-based payment systems or other e-money services (as defined by FATF)

Internet-based payment services provide mechanisms for customers to access, via the Internet, pre-funded accounts which can be used to transfer the electronic money or value held in those accounts to other individuals or businesses which also hold accounts with the same provider. The recipient then redeems the value from the issuer by making payments or withdrawing the funds. Many Internet-based payment services use a variety of business models. These services are referred to as digital wallets, digital currencies, virtual currencies or electronic money. E-money is a digital representation of fiat currency used to electronically transfer value denominated in fiat currency i.e., it electronically transfers value that has legal tender status. Internet-based payment systems include PayPal, Alipay, Apple Pay, Google Checkout

or choose one of:

- Not Available

Funding Methods (Customers) (10)

Please provide the total number of customers who utilised the following funding methods during the prior calendar year:

Q10

Subscription in Kind

or choose one of:

- Not Available

Customers (Investments) (42)

Please indicate the following for contracts and transactions, where the customer is another legal person or arrangement, as at the end of the prior calendar year:

Q11

a) The volume (#) of units/shares held

or choose one of:

- Not Available

Customers (Investments) (43)

Q12

b) The value (€) of units/shares held

[Answer if Q11 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (44)

Please indicate the following for contracts and transactions, where the beneficiary of an investment account is a charity or other non-profit organisation, as at the end of the prior calendar year:

Q13

a) The volume (#) of units/shares held

or choose one of:

- Not Available

Customers (Investments) (45)

Q14

b) The value (€) of units/shares held

[Answer if Q13 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (46)

Please indicate the following for contracts and transactions, where the customer is a natural person whose total investment exceeds €100k, and who is resident in Malta, as at the end of the prior calendar year:

Q15

a) The volume (#) of units/shares held

or choose one of:

- Not Available

Customers (Investments) (47)

Q16

b) The value (€) of units/shares held

[Answer if Q15 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (48)

Please indicate the following for contracts and transactions, where the customer is a legal person whose total investment exceeds €100k, and who is incorporated or has its principal place of business in Malta, as at the end of the prior calendar year:

Q17

a) The volume (#) of units/shares held

or choose one of:

- Not Available

Customers (Investments) (49)

Q18

b) The value (€) of units/shares held

[Answer if Q17 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (50)

Please indicate the following for contracts and transactions, where the customer is a natural person whose total investment exceeds €100k, and who is resident in an EU/EEA jurisdiction (excluding Malta), as at the end of the prior calendar year:

Q19

a) The volume (#) of units/shares held

or choose one of:

- Not Available

Customers (Investments) (51)

Q20

b) The value (€) of units/shares held

[Answer if Q19 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (52)

Please indicate the following for contracts and transactions, where the customer is a legal person whose total investment exceeds €100k, and is incorporated or has its principal place of business in an EU/EEA jurisdiction (excluding Malta), as at the end of the prior calendar year:

Q21

a) The volume (#) of units/shares held

or choose one of:

- Not Available

Customers (Investments) (53)

Q22

b) The value (€) of units/shares held

[Answer if Q21 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (54)

Please indicate the following for contracts and transactions, where the customer is a natural person whose total investment exceeds €100k, and who is resident in a non-EU/non-EEA jurisdiction, as at the end of the prior calendar year:

Q23

a) The volume (#) of units/shares held

or choose one of:

- Not Available

Customers (Investments) (55)

Q24

b) The value (€) of units/shares held

[Answer if Q23 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (56)

Please indicate the following for contracts and transactions, where the customer is a legal person whose total investment exceeds €100k, and is incorporated or has its principal place of business in a non-EU/non-EEA jurisdiction, as at the end of the prior calendar year:

Q25

a) The volume (#) of units/shares held

or choose one of:

- Not Available

Customers (Investments) (57)

Q26

b) The value (€) of units/shares held

[Answer if Q25 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (60)

Q27

If the answer to the above question is positive please select the respective jurisdictions.

[Answer if Q25 is > 0, Not Available]

Answer to be provided for each specific Country

or choose one of:

- Not Available

Customers (Investments) (64)

Please indicate the following for contracts and transactions, where the customer is an institutional investor whose status has been verified by an EU/EEA government agency, as at the end of the prior calendar year:

Q28

a) The volume (#) of units/shares held

Examples of institutional investor whose status has been verified by EU/EEA government agency include government-approved pensions scheme.

or choose one of:

- Not Available

Customers (Investments) (65)

Q29

b) The value (€) of units/shares held

[Answer if Q28 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (66)

Please indicate the following for contracts and transactions, where the customer is a foundation:

Q30

a) The volume (#) of units/shares held

or choose one of:

- Not Available

Customers (Investments) (67)

Q31

b) The value (€) of units/shares held

[Answer if Q30 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (68)

Please indicate the following for contracts and transactions, where the customer is a Maltese government agency/body:

Q32

a) The volume (#) of units/shares held

or choose one of:

- Not Available

Customers (Investments) (69)

Q33

b) The value (€) of units/shares held

[Answer if Q32 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (70)

Please indicate the following for contracts and transactions, where the customer is an EU/EEA government agency/body:

Q34

a) The volume (#) of units/shares held

or choose one of:

- Not Available

Customers (Investments) (71)

Q35

b) The value (€) of units/shares held

[Answer if Q34 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (72)

Please indicate the following for contracts and transactions, where the customer is a non-EU/non-EEA government agency/body:

Q36

a) The volume (#) of units/shares held

or choose one of:

- Not Available

Customers (Investments) (73)

Q37

b) The value (€) of units/shares held

[Answer if Q36 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (74)

Please indicate the following for contracts and transactions, where the customer is a government agency/body in a jurisdictions listed 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.

Q38

a) The volume (#) of units/shares held

*The FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' may be accessed from the following link:
<https://fiaumalta.org/country-statements/>*

or choose one of:

- Not Available

Customers (Investments) (75)

Q39

b) The value (€) of units/shares held

[Answer if Q38 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (75.5)

Q40

If the answer to the above question is positive please select the respective jurisdictions.

[Answer if Q38 is > 0, Not Available]

Choose more than one option:

- Afghanistan
- Bolivia
- Burkina Faso
- Cameroon
- Lebanon
- Monaco
- Mozambique
- Namibia
- Nepal

- Nigeria
- South Africa
- Trinidad and Tobago
- Vanuatu
- Vietnam
- Virgin Islands (UK)
- Algeria
- Angola
- Bulgaria
- Haiti
- Kenya
- Russia
- Venezuela
- Congo, the Democratic Republic of the
- Cote D'Ivoire
- Iran, Islamic Republic of
- Korea, Democratic People's Republic of
- Lao PDR
- Mali
- Myanmar
- South Sudan
- Syrian Arab Republic
- Tanzania, United Republic of
- Yemen

Customers (Investments) (76)

Please indicate the following for contracts and transactions, where the customer is another collective scheme or similar vehicle, during the prior calendar year:

Q41

a) The volume (#) of units/shares held

or choose one of:

- Not Available

Customers (Investments) (77)

Q42

b) The value (€) of units/shares held

[Answer if Q41 is > 0, Not Available]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

or choose one of:

- Not Available

Customers (Investments) (78)

Please indicate the following for contracts and transactions, where both parties are the customers of the entity, during the prior calendar year:

Q43

a) The volume (#)

Q44

b) the Value (€)

[Answer if Q43 is > 0]

Customer Type (5.1)

(Relates to Investment Services & Securities Markets)

Please state the total number (#) of customers as at end of the prior calendar year for the following

Q45	<input type="text"/>
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a) Natural persons	
Q46	
b) Legal persons	

Customer Type (7.1)

(Relates to Investment Services & Securities Markets)

Q47

Please list the number of customers where the customer is part of a multi-tier ownership structure (i.e. at least two additional layers of legal persons or arrangements on top of the customer)

Customer Type (9)

Q48

Please list the number of customers and beneficial owners serviced during the prior calendar year, that benefited from residency schemes, citizenship by investment schemes, or are applicants or prospective applicants for such schemes.

Investor citizenship schemes are often referred to as CIPs ('citizenship investment programmes'), 'citizenships for sale' or 'golden passports'. They allow foreigners to be naturalised as a citizen of a country in return for an investment, provided certain criteria are fulfilled. Investor citizenship schemes differ from investor residence ('golden visa') schemes, which aim to attract investment in exchange for residence rights in the country concerned. The answer provided should include all the customers of the subject person who have benefitted or applied to benefit from CIPs, irrespective whether the application for the CIP was done by the SP.

or choose one of:

- Not Available

Customer Type (31.1)

(Relates to Investment Services & Securities Markets)

Please specify the total number (#) of:

Q49 a) customers rated as high risk <i>The risk rating of your customers should be as at the end of the prior calendar year. The risk rating should reflect the result of the latest customer risk assessment as carried out in line with the policies and procedures.</i>	<input type="text"/> or choose one of: <ul style="list-style-type: none">• Not Available
Q50 b) customers rated as medium risk <i>The risk rating of your customers should be as at the end of the prior calendar year. The risk rating should reflect the result of the latest customer risk assessment as carried out in line with the policies and procedures.</i>	<input type="text"/> or choose one of: <ul style="list-style-type: none">• Not Available
Q51 c) customers rated as low risk <i>The risk rating of your customers should be as at the end of the prior calendar year. The risk rating should reflect the result of the latest customer risk assessment as carried out in line with the policies and procedures.</i>	<input type="text"/> or choose one of: <ul style="list-style-type: none">• Not Available

Customer Type (36)

Q52

Does your customer base have a risk rating outside of the 'high', 'medium' and 'low' categories?

Choose only one option:

- Yes
- No

Customer Type (37)

Q53

Please specify the additional risk rating/s.

[Answer if Q52 is Yes]

//

Customer Type (39)

Q54

Please specify the total number (#) of customers to whom Simplified Due Diligence (SDD) was applied, given that their risk was classified as low.

Customers (Others) (3)

Q55

Please specify the total number (#) of customers that are holding units and/or shares on behalf of underlying investors

This question refers to the customers of the collective investment scheme who are holding units / shares on behalf of underlying investors. These are typically credit institutions or other investment service providers holding units / shares under nominee or through omnibus accounts.

Customers (Others) (4)

Q56

What % of the units and/or shares issued by the Collective Investment Scheme were held on behalf of underlying investors, as at the end of the prior calendar year?

Customers (Others) (5)

Q57

Are customers that act as holding companies with subsidiaries or investments in non-EU/non-EEA jurisdictions part of the customer base?

Holding companies are typically entities that hold investments principally related to equity shares in other entities. Holding companies may also own other assets such as immovable property, intellectual property and other financial assets. Holding companies do not actively participate in the running of the day-to-day operations of the entities they hold an investment in.

Choose only one option:

- Yes
- No

or choose one of:

- Not Available

PEPs (1.1)

(Relates to Investment Services & Securities Markets)

Q58

Of the total customer base, how many natural persons were PEPs (including family members and close associates), as at the end of the prior calendar year?

Regulation 2(1) of the PMLFTR defines a PEP as a natural person who is or has been entrusted with a prominent public function, other than middle ranking or more junior officials. The PMLFTR The Government Gazette no. 20,602 published on 6 April, 2021 provides an exhaustive list of public functions that are considered to be prominent public functions and would therefore render the holder thereof a PEP. Regulation 11(8) of the PMLFTR defines the term "family members" as including:(i) the spouse, or a person considered to be equivalent to a spouse;(ii) the children and their spouses, or persons considered to be equivalent to a spouse; and(iii) the parents. The list of 'family members' is not an exhaustive list and therefore subject persons should consider whether other family relationships in specific circumstances

may be considered to be similar to those under the indicative list in the PMLFTR. Regulation 11(8) also defines the term "close associates" as: (i) a natural person known to have joint beneficial ownership of a body corporate or any other form of legal arrangement, or any other close business relations, with that politically exposed person; (ii) a natural person who has sole beneficial ownership of a body corporate or any other form of legal arrangement that is known to have been established for the benefit of that politically exposed person.

or choose one of:

- Not Applicable
- Not Available

PEPs (2.1)

(Relates to Investment Services & Securities Markets)

Q59

Of the total number of customers who are legal entities, how many of their beneficial owners were PEPs (including family members and close associates) as at the end of the prior calendar year?

or choose one of:

- Not Available

PEPs (3)

From the number of PEPs in your customer base, kindly provide a breakdown of:

Q60

a) the total number(#) of Maltese PEPs (including beneficial owners), in the prior calendar year

Regulation 2(1) of the PMLFTR defines a PEP as a natural person who is or has been entrusted with a prominent public function, other than middle ranking or more junior officials. The Government Gazette no. 20,602 published on 6 April, 2021 provides an exhaustive list of public functions

or choose one of:

- Not Available

<p><i>that are considered to be prominent public functions and would therefore render the holder thereof a PEP. Regulation 11(8) of the PMLFTR defines the term "family members" as including:</i></p> <p><i>(i) the spouse, or a person considered to be equivalent to a spouse;</i></p> <p><i>(ii) the children and their spouses, or persons considered to be equivalent to a spouse; and</i></p> <p><i>(iii) the parents.</i></p> <p><i>The list of 'family members' is not an exhaustive list and therefore subject persons should consider whether other family relationships in specific circumstances may be considered to be similar to those under the indicative list in the PMLFTR. Regulation 11(8) also defines the term "close associates" as:</i></p> <p><i>(i) a natural person known to have joint beneficial ownership of a body corporate or any other form of legal arrangement, or any other close business relations, with that politically exposed person;</i></p> <p><i>(ii) a natural person who has sole beneficial ownership of a body corporate or any other form of legal arrangement that is known to have been established for the benefit of that politically exposed person.</i></p>	
<p>Q61</p> <p>b) the total number (#) of PEPs (including beneficial owners) from EU/EEA jurisdictions (other than Malta), in the prior calendar year</p> <p><i>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 2025.</i></p>	<div data-bbox="1048 1384 1401 1429" style="border: 1px solid black; height: 20px; margin-bottom: 10px;"></div> <p><i>or choose one of:</i></p> <ul style="list-style-type: none"> • Not Available
<p>Q62</p> <p>c) the total number (#) of PEPs (including beneficial owners) from non-EU/non-EEA jurisdictions, in the prior calendar year</p>	<div data-bbox="1048 1787 1401 1832" style="border: 1px solid black; height: 20px; margin-bottom: 10px;"></div> <p><i>or choose one of:</i></p> <ul style="list-style-type: none"> • Not Available

<p><i>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 2025.</i></p>	
<p>Q63</p> <p>d) the total number (#) of PEPs (including beneficial owners) from 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, in the prior calendar year</p>	<div data-bbox="1043 584 1394 629" style="border: 1px solid black; height: 20px; width: 100%;"></div> <p><i>or choose one of:</i></p> <ul style="list-style-type: none"> • Not Available

PEPs (7)

Q64

If your answer to the above question was greater than 0, please select the respective jurisdictions.

[Answer if Q63 is > 0, Not Available]

Choose more than one option:

- Afghanistan
- Bolivia
- Burkina Faso
- Cameroon
- Lebanon
- Monaco
- Mozambique
- Namibia
- Nepal
- Nigeria
- South Africa
- Trinidad and Tobago
- Vanuatu
- Vietnam
- Virgin Islands (UK)
- Algeria
- Angola
- Bulgaria
- Haiti

- Kenya
- Russia
- Venezuela
- Congo, the Democratic Republic of the
- Cote D'Ivoire
- Iran, Islamic Republic of
- Korea, Democratic People's Republic of
- Lao PDR
- Mali
- Myanmar
- South Sudan
- Syrian Arab Republic
- Tanzania, United Republic of
- Yemen

or choose one of:

- Not Available

Additional (Customers) (2)

Q65

Please list the number of customers who are operating in high-risk industries as per your internal policies and procedures.

Subject persons are required to define their own list of high risk industries and products. For the purpose of responding to this question, subject persons should consider high risk industries to include: productions / trade in war related weapons, productions / trade in radioactive materials, mining, oil and gas, chemical and pharmaceutical industries and adult entertainment. In accordance with S.L. 365.12, dual-use items refer to any used or unused items, including software and technology, which can be used for both civil and military purposes, and including all goods which can be used for both non-explosive uses and for assisting in any way in the manufacture of nuclear weapons or other nuclear explosive devices.

or choose one of:

- Not Available

Additional (Customers) (3)

Q66

Please list the number of customers who are operating in dual use items.

In accordance with SL 365.12, dual-use items refers to any used or unused items, including software and technology, which can be used for both civil and military purposes, and including all goods which can be used for both non-explosive uses and for assisting in any way in the manufacture of nuclear weapons or other nuclear explosive devices. Dual-use items are to be considered as those designated by the Company's policies and procedures or through the SL 365.12.

or choose one of:

- Not Available

Additional (Customers) (5)

Q67

Please list the number of customers who operate cash intensive businesses.

Cash intensive businesses are businesses which through their operations receive or depend largely on cash- based transactions such as restaurants, petrol stations, retail stores, parking garages etc.

or choose one of:

- Not Available

Additional (Customers) (10)

Q68

How many nominee accounts does your entity hold?

or choose one of:

- Not Available

Additional (Customers) (11)

Q69

Was Simplified Due Diligence applied to these nominee accounts?

Choose only one option:

- Yes
- No

Additional (Customers) (12)

Q70

Did your entity have any customers that were re-domiciled or whose economic activity was transferred to a country 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?

Choose only one option:

- Yes
- No

or choose one of:

- Not Available

Additional (Customers) (13)

Q71

Please select the respective jurisdictions.

[Answer if Q70 is Yes]

Choose more than one option:

- Afghanistan
- Bolivia
- Burkina Faso
- Cameroon
- Lebanon
- Monaco
- Mozambique
- Namibia
- Nepal
- Nigeria
- South Africa
- Trinidad and Tobago
- Vanuatu
- Vietnam
- Virgin Islands (UK)
- Algeria
- Angola
- Bulgaria
- Haiti
- Kenya
- Russia
- Venezuela
- Congo, the Democratic Republic of the
- Cote D'Ivoire
- Iran, Islamic Republic of
- Korea, Democratic People's Republic of
- Lao PDR
- Mali
- Myanmar
- South Sudan
- Syrian Arab Republic
- Tanzania, United Republic of
- Yemen

or choose one of:

- Not Available

Products and Services

Questions in this page relate to Subject Persons having categories Investment Services & Securities Markets or Insurance or Accountancy/Audit or Advocacy or Tax Advisors or VFA Service Providers or Crypto Assets Service Providers

Products and Services (Securities and Markets) (33)

Q1

Please indicate the total value of subscriptions during the prior calendar year.

Respondents should include information on the total value of subscriptions made by customers. Total amount is to be presented in €. Where applicable, amounts are to be converted to € at the official daily exchange rate or in the absence thereof, at the average monthly / annual ECB exchange rate (or other official source) for the prior calendar year.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (34)

Q2

Please indicate the total volume of redemptions during the prior calendar year.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (35)

Q3

Please indicate the total value of redemptions during the prior calendar year.

Respondents should include information on the total value of redemptions made by customers. Total amount is to be presented in €. Where applicable, amounts are to be converted to € at the official daily exchange rate or in the absence thereof, at the average monthly / annual ECB exchange rate (or other official source) for the prior calendar year

or choose one of:

- Not Available

Products and Services (Securities and Markets) (36)

Q4

What is the minimum amount which must be invested by each investor upon initial subscription?

Where a Collective Investment Scheme is constituted as an umbrella scheme or as a multi-class scheme, respondents are required to provide the lowest minimum amount.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (37)

Q5

What is the minimum amount which can be transacted by each investor subsequent to initial subscription?

This question refers to the minimum amount that a customer can top-up an initial investment. Where a Collective Investment Scheme is constituted as an umbrella scheme or as a multi-class scheme, respondents are required to provide the lowest minimum amount.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (38)

Q6

What is the maximum amount if any that can be invested by any one investor?

Where a Collective Investment Scheme is constituted as an umbrella scheme or as a multi-class scheme, respondents are required to provide the maximum amount.

or choose one of:

- Not Available

Products and Services (Securities and Markets) (39)

Q7

What is the frequency at which redemption of units and/or shares may be undertaken?

Choose only one option:

- Daily
 - Weekly
 - Monthly
 - Quarterly
 - Yearly
-

or choose one of:

- Not Applicable
- Not Available

Products and Services (Securities and Markets) (40)

Q8

What assets does the collective investment scheme invest in?

Choose more than one option:

- Financial Instruments listed on regulated markets
- Other collective investment schemes
- Virtual Financial Assets
- Immovable Property
- Precious Materials
- Loans
- Other assets

or choose one of:

- Not Applicable
- Not Available

Products and Services (Securities and Markets) (43)

Q9

Did your entity provide binary options in the prior calendar year?

Binary options are cash settled derivatives in which the payment of a fixed monetary amount depends on whether one or more specified events in relation to the price, level or value of the underlying occurs at, or prior to, the derivative's expiry. (for example the underlying has reached a specified price (the 'strike price') at expiry). In addition, Binary Options also include contracts in which payment is contingent on multiple events occurring. In the case of Collective Investment Schemes, this would entail investing in binary options, as opposed to trading in the same. Discretionary Portfolio Managers and respondents that are custodians should select "Not Applicable".

Choose only one option:

- Yes
- No

or choose one of:

- Not Applicable

Products and Services (Securities and Markets) (51)

Q10

Does your entity offer services products or funds that invest in high risk industries established in 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?

Choose only one option:

- Yes
- No

Products and Services (Securities and Markets) (52)

Q11

Please select the respective jurisdictions.

[Answer if Q10 is Yes]

Choose more than one option:

- Afghanistan
- Bolivia
- Burkina Faso
- Cameroon
- Lebanon
- Monaco
- Mozambique
- Namibia
- Nepal
- Nigeria
- South Africa
- Trinidad and Tobago
- Vanuatu
- Vietnam
- Virgin Islands (UK)
- Algeria
- Angola
- Bulgaria
- Haiti
- Kenya
- Russia
- Venezuela
- Congo, the Democratic Republic of the
- Cote D'Ivoire
- Iran, Islamic Republic of
- Korea, Democratic People's Republic of
- Lao PDR
- Mali
- Myanmar
- South Sudan
- Syrian Arab Republic
- Tanzania, United Republic of
- Yemen

or choose one of:

- Not Applicable
- Not Available

Funding Methods (1.CIS)

For subscriptions and redemptions made via Wire (Bank) Transfers during the prior calendar year, please specify:

Q12

Number (#) of incoming transactions

[Answer if Q5 is > 0, Not Available]

For other "reputable jurisdictions" please refer to Chapter 8 of the Implementing Procedures Part I for an explanation on what subject persons are required to take into account when

or choose one of:

- Not Applicable
- Not Available

determining whether a jurisdiction is to be deemed as non-reputable or otherwise.	
Q13 Value (€) of incoming transactions [Answer if Q12 is > 0, Not Available] For other "reputable jurisdictions" please refer to Chapter 8 of the Implementing Procedures Part I for an explanation on what subject persons are required to take into account when determining whether a jurisdiction is to be deemed as non-reputable or otherwise.	<input type="text"/> or choose one of: <ul style="list-style-type: none"> • Not Applicable • Not Available
Q14 Number (#) of outgoing transactions [Answer if Q5 is > 0, Not Available] For other "reputable jurisdictions" please refer to Chapter 8 of the Implementing Procedures Part I for an explanation on what subject persons are required to take into account when determining whether a jurisdiction is to be deemed as non-reputable or otherwise.	<input type="text"/> or choose one of: <ul style="list-style-type: none"> • Not Applicable • Not Available
Q15 Value (€) of outgoing transactions [Answer if Q14 is > 0, Not Available]	<input type="text"/> or choose one of: <ul style="list-style-type: none"> • Not Applicable • Not Available

Funding Methods (2.CIS)

For subscriptions made via cash during the prior calendar year, please specify:

Q16 Number (#) of incoming transactions [Answer if Q6 is > 0, Not Available] Other reputable jurisdictions refers to non-EU countries which were recognised by the European Commission as having regulatory or supervisory regime which is equivalent to the corresponding EU framework. A list of all equivalence decisions adopted by the Commission in the area of financial regulation is found in the following link: https://ec.europa.eu/info/sites/info/files/business_economy_euro/banking_and_finance/documents/overview-table-equivalence-decisions_en_0.pdf	<input type="text"/> or choose one of: <ul style="list-style-type: none"> • Not Applicable • Not Available
Q17 Value (€) of incoming transactions [Answer if Q16 is > 0, Not Available] For other "reputable jurisdictions" please refer to Chapter 8 of the Implementing Procedures Part I for an explanation on what subject persons are required to take into account when determining whether a jurisdiction is to be deemed as non-reputable or otherwise./p>	<input type="text"/> or choose one of: <ul style="list-style-type: none"> • Not Applicable • Not Available

Funding Methods (4.CIS)

For subscriptions made via debit cards during the prior calendar year, please specify:

Q18 Number (#) of incoming transactions	<input type="text"/> or choose one of: <ul style="list-style-type: none"> • Not Applicable • Not Available
Q19	<input type="text"/>

Value (€) of incoming transactions	<input type="text"/> or choose one of: <ul style="list-style-type: none"> • Not Applicable • Not Available
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Funding Methods (5.CIS)

For subscriptions made via Credit Cards or Prepaid Cards during the prior calendar year, please specify:

Q20 Number (#) of incoming transactions [Answer if Q7 is > 0]	<input type="text"/> or choose one of: <ul style="list-style-type: none"> • Not Applicable • Not Available
Q21 Value (€) of incoming transactions [Answer if Q20 is > 0, Not Available]	<input type="text"/> or choose one of: <ul style="list-style-type: none"> • Not Applicable • Not Available

Funding Methods (6.CIS)

For subscriptions made via Virtual Financial Assets during the prior calendar year, please specify:

Q22 Number (#) of incoming transactions	<input type="text"/> or choose one of: <ul style="list-style-type: none"> • Not Applicable • Not Available
Q23 Value (€) of incoming transactions [Answer if Q22 is > 0, Not Available] Value of transactions should be reported in ? converted the daily exchange rate or in the absence thereof, at the average monthly / annual ECB exchange rate (or other reputable source) for the prior calendar year	<input type="text"/> or choose one of: <ul style="list-style-type: none"> • Not Applicable • Not Available

Funding Methods (7.CIS)

For subscriptions made via Internet-based payment systems or other e-money services (as defined by the FATF) during the prior calendar year, please specify:

Q24 Number (#) of incoming transactions	<input type="text"/> or choose one of: <ul style="list-style-type: none"> • Not Applicable • Not Available
Q25	<input type="text"/> or choose one of:

Value (€) of incoming transactions	<ul style="list-style-type: none"> • Not Applicable • Not Available
[Answer if Q24 is > 0, Not Available]	

Funding Methods (8.CIS)

For subscriptions made in kind during the prior calendar year, please specify:

Q26 Number (#) of incoming transactions [Answer if Q10 is > 0, Not Available]	<input type="text"/> or choose one of: <ul style="list-style-type: none"> • Not Applicable • Not Available
Q27 Value (€) of incoming transactions [Answer if Q26 is > 0, Not Available] Value of transactions should be reported in Euro converted the daily exchange rate or in the absence thereof, at the average monthly / annual ECB exchange rate (or other reputable source) for the prior calendar year	<input type="text"/> or choose one of: <ul style="list-style-type: none"> • Not Applicable • Not Available

De-Risking Risks

Questions in this page relate to Subject Persons having categories Investment Services & Securities Markets or Insurance or Accountancy/Audit or Advocacy or Tax Advisors or VFA Service Providers or Crypto Assets Service Providers

De-Risking Risks (1)

Q1

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?

"De-risking" refers to a process being carried out by a Subject Person, which includes terminating or restricting business relationships, to avoid, rather than manage risk.

Choose only one option:

- Yes
- No

De-Risking Risks (2)

Q2

Provide details of the de-risking

[Answer if Q1 is Yes]

Such reasons should explain whether business relationship was entirely terminated or restricted to limited services.

//

Jurisdiction Risk.

Questions in this page relate to Subject Persons having categories Investment Services & Securities Markets or Insurance or Accountancy/Audit or Advocacy or Tax Advisors

Residence of Customers + BOs (1)

As at the end of the prior calendar year, what is the total number (#) of customers that are resident, or otherwise, incorporated or have their principal place of business in:

Q1 a) Malta?	<input type="text"/>
Q2 b) an EU/EEA jurisdiction, excluding Malta? <i>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 2025.</i>	<input type="text"/>
Q3 c) a non-EU/non-EEA jurisdiction? <i>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 2025.</i>	<input type="text"/>
Q4 d) a country 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?	<input type="text"/>

<p>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 2025.</p>	
<p>Q5</p> <p>Please choose the applicable 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.</p> <p>[Answer if Q4 is > 0]</p>	<p>Choose more than one option:</p> <ul style="list-style-type: none"> • Afghanistan • Algeria • Angola • Bolivia • Bulgaria • Burkina Faso • Cameroon • Congo, the Democratic Republic of the • Cote D'Ivoire • Haiti • Iran, Islamic Republic of • Kenya • Korea, Democratic People's Republic of • Lao PDR • Lebanon • Mali • Monaco • Mozambique • Myanmar • Namibia • Nepal • Nigeria • Russia • South Africa • South Sudan • Syrian Arab Republic • Tanzania, United Republic of • Trinidad and Tobago • Vanuatu • Venezuela • Vietnam • Virgin Islands (UK)

	• Yemen
Q6 <i>Afghanistan</i> [Answer if Q5 is Afghanistan]	<input type="text"/>
Q7 <i>Algeria</i> [Answer if Q5 is Algeria]	<input type="text"/>
Q8 <i>Angola</i> [Answer if Q5 is Angola]	<input type="text"/>
Q9 <i>Bolivia</i> [Answer if Q5 is Bolivia]	<input type="text"/>
Q10 <i>Bulgaria</i> [Answer if Q5 is Bulgaria]	<input type="text"/>
Q11 <i>Burkina Faso</i> [Answer if Q5 is Burkina Faso]	<input type="text"/>
Q12 <i>Cameroon</i> [Answer if Q5 is Cameroon]	<input type="text"/>
Q13 <i>Congo, the Democratic Republic of the</i> [Answer if Q5 is Congo, the Democratic Republic of the]	<input type="text"/>
Q14 <i>Cote D'Ivoire</i> [Answer if Q5 is Cote D'Ivoire]	<input type="text"/>
Q15 <i>Haiti</i> [Answer if Q5 is Haiti]	<input type="text"/>

Q16 <i>Iran, Islamic Republic of</i> [Answer if Q5 is Iran, Islamic Republic of]	<input type="text"/>
Q17 <i>Kenya</i> [Answer if Q5 is Kenya]	<input type="text"/>
Q18 <i>Korea, Democratic People's Republic of</i> [Answer if Q5 is Korea, Democratic People's Republic of]	<input type="text"/>
Q19 <i>Lao PDR</i> [Answer if Q5 is Lao PDR]	<input type="text"/>
Q20 <i>Lebanon</i> [Answer if Q5 is Lebanon]	<input type="text"/>
Q21 <i>Mali</i> [Answer if Q5 is Mali]	<input type="text"/>
Q22 <i>Monaco</i> [Answer if Q5 is Monaco]	<input type="text"/>
Q23 <i>Mozambique</i> [Answer if Q5 is Mozambique]	<input type="text"/>
Q24 <i>Myanmar</i> [Answer if Q5 is Myanmar]	<input type="text"/>
Q25 <i>Namibia</i> [Answer if Q5 is Namibia]	<input type="text"/>
Q26	<input type="text"/>

Nepal	
[Answer if Q5 is Nepal]	
Q27	
Nigeria	<input type="text"/>
[Answer if Q5 is Nigeria]	
Q28	
Russia	<input type="text"/>
[Answer if Q5 is Russia]	
Q29	
South Africa	<input type="text"/>
[Answer if Q5 is South Africa]	
Q30	
South Sudan	<input type="text"/>
[Answer if Q5 is South Sudan]	
Q31	
Syrian Arab Republic	<input type="text"/>
[Answer if Q5 is Syrian Arab Republic]	
Q32	
Tanzania, United Republic of	<input type="text"/>
[Answer if Q5 is Tanzania, United Republic of]	
Q33	
Trinidad and Tobago	<input type="text"/>
[Answer if Q5 is Trinidad and Tobago]	
Q34	
Vanuatu	<input type="text"/>
[Answer if Q5 is Vanuatu]	
Q35	
Venezuela	<input type="text"/>
[Answer if Q5 is Venezuela]	
Q36	<input type="text"/>

Vietnam	
[Answer if Q5 is Vietnam]	
Q37	
Virgin Islands (UK)	<input type="text"/>
[Answer if Q5 is Virgin Islands (UK)]	
Q38	
Yemen	<input type="text"/>
[Answer if Q5 is Yemen]	

Residence of Customers + BOs (2)

Please specify the total number of customers' BOs that are resident in:

Q39	<input type="text"/>
a) Malta?	
Q40	
b) an EU/EEA jurisdiction, excluding Malta?	
<i>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 2025.</i>	<input type="text"/>
Q41	
c) a non-EU/non-EEA jurisdiction?	
<i>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 2025.</i>	<input type="text"/>
Q42	<input type="text"/>

<p>d) a country 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?</p> <p><i>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 2025.</i></p>	
<p>Q43</p> <p><i>Please choose the applicable 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.</i></p> <p>[Answer if Q42 is > 0]</p>	<p><i>Choose more than one option:</i></p> <ul style="list-style-type: none"> • Afghanistan • Algeria • Angola • Bolivia • Bulgaria • Burkina Faso • Cameroon • Congo, the Democratic Republic of the • Cote D'Ivoire • Haiti • Iran, Islamic Republic of • Kenya • Korea, Democratic People's Republic of • Lao PDR • Lebanon • Mali • Monaco • Mozambique • Myanmar • Namibia • Nepal • Nigeria • Russia • South Africa • South Sudan • Syrian Arab Republic

	<ul style="list-style-type: none"> • Tanzania, United Republic of • Trinidad and Tobago • Vanuatu • Venezuela • Vietnam • Virgin Islands (UK) • Yemen
Q44 Afghanistan [Answer if Q43 is Afghanistan]	<input type="text"/>
Q45 Algeria [Answer if Q43 is Algeria]	<input type="text"/>
Q46 Angola [Answer if Q43 is Angola]	<input type="text"/>
Q47 Bolivia [Answer if Q43 is Bolivia]	<input type="text"/>
Q48 Bulgaria [Answer if Q43 is Bulgaria]	<input type="text"/>
Q49 Burkina Faso [Answer if Q43 is Burkina Faso]	<input type="text"/>
Q50 Cameroon [Answer if Q43 is Cameroon]	<input type="text"/>
Q51 Congo, the Democratic Republic of the [Answer if Q43 is Congo, the Democratic Republic of the]	<input type="text"/>
Q52	<input type="text"/>

Cote D'Ivoire	
[Answer if Q43 is Cote D'Ivoire]	
Q53	
Haiti	<input type="text"/>
[Answer if Q43 is Haiti]	
Q54	
Iran, Islamic Republic of	<input type="text"/>
[Answer if Q43 is Iran, Islamic Republic of]	
Q55	
Kenya	<input type="text"/>
[Answer if Q43 is Kenya]	
Q56	
Korea, Democratic People's Republic of	<input type="text"/>
[Answer if Q43 is Korea, Democratic People's Republic of]	
Q57	
Lao PDR	<input type="text"/>
[Answer if Q43 is Lao PDR]	
Q58	
Lebanon	<input type="text"/>
[Answer if Q43 is Lebanon]	
Q59	
Mali	<input type="text"/>
[Answer if Q43 is Mali]	
Q60	
Monaco	<input type="text"/>
[Answer if Q43 is Monaco]	
Q61	
Mozambique	<input type="text"/>
[Answer if Q43 is Mozambique]	
Q62	<input type="text"/>

Myanmar	
[Answer if Q43 is Myanmar]	
Q63	
Namibia	<input type="text"/>
[Answer if Q43 is Namibia]	
Q64	
Nepal	<input type="text"/>
[Answer if Q43 is Nepal]	
Q65	
Nigeria	<input type="text"/>
[Answer if Q43 is Nigeria]	
Q66	
Russia	<input type="text"/>
[Answer if Q43 is Russia]	
Q67	
South Africa	<input type="text"/>
[Answer if Q43 is South Africa]	
Q68	
South Sudan	<input type="text"/>
[Answer if Q43 is South Sudan]	
Q69	
Syrian Arab Republic	<input type="text"/>
[Answer if Q43 is Syrian Arab Republic]	
Q70	
Tanzania, United Republic of	<input type="text"/>
[Answer if Q43 is Tanzania, United Republic of]	
Q71	
Trinidad and Tobago	<input type="text"/>
[Answer if Q43 is Trinidad and Tobago]	
Q72	<input type="text"/>

Vanuatu	
[Answer if Q43 is Vanuatu]	
Q73	
Venezuela	<input type="text"/>
[Answer if Q43 is Venezuela]	
Q74	
Vietnam	<input type="text"/>
[Answer if Q43 is Vietnam]	
Q75	
Virgin Islands (UK)	<input type="text"/>
[Answer if Q43 is Virgin Islands (UK)]	
Q76	
Yemen	<input type="text"/>
[Answer if Q43 is Yemen]	

Residence of Customers + BOs (6)

Q77

Do any of the customers making part of the customer base provide goods and/or services (main markets) in, or to, a country 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?

Choose only one option:

- Yes
- No

or choose one of:

- Not Available

Residence of Customers + BOs (7)

Q78

Please select the respective jurisdictions.

[Answer if Q77 is Yes]

Choose more than one option:

- Afghanistan
- Bolivia
- Burkina Faso
- Cameroon
- Lebanon
- Monaco
- Mozambique
- Namibia
- Nepal
- Nigeria
- South Africa
- Trinidad and Tobago
- Vanuatu
- Vietnam
- Virgin Islands (UK)
- Algeria
- Angola
- Bulgaria
- Haiti
- Kenya
- Russia
- Venezuela
- Congo, the Democratic Republic of the
- Cote D'Ivoire
- Iran, Islamic Republic of
- Korea, Democratic People's Republic of
- Lao PDR
- Mali
- Myanmar
- South Sudan
- Syrian Arab Republic
- Tanzania, United Republic of
- Yemen

or choose one of:

- Not Available

Transactions / Payments (Investments) (1)

Please indicate the following for domestically-held investment accounts, during the prior calendar year:

Q79

a) Volume (#) of investments

Client-held investment accounts refers to bank or other accounts from which the customer remitted funds for subscriptions, or to which dividends / pay-outs / redemption proceeds are remitted.

Transactions / Payments (Investments) (2)**Q80**

b) Value (€) of investments

[Answer if Q79 is > 0]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

Transactions / Payments (Investments) (3)

Please indicate the following for investments made by clients who hold accounts in EU/EEA jurisdictions excluding Malta, during the prior calendar year:

Q81

a) Volume (#) of investments

Client-held investment accounts refers to bank or other accounts from which the customer remitted funds for subscriptions, or to which dividends / pay-outs / redemption proceeds are remitted.

Transactions / Payments (Investments) (4)

Q82

b) Value (€) of investments

[Answer if Q81 is > 0]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

Transactions / Payments (Investments) (5)

Please indicate the following for investments made by clients who hold accounts in non-EU/non-EEA jurisdictions, during the prior calendar year:

Q83

a) Volume (#) of investments

Client-held investment accounts refers to bank or other accounts from which the customer remitted funds for subscriptions, or to which dividends / pay-outs / redemption proceeds are remitted.

Transactions / Payments (Investments) (6)

Q84

b) Value (€) of investments

[Answer if Q83 is > 0]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

Transactions / Payments (Investments) (9)

Please indicate the following for investments made by clients who hold accounts in multiple jurisdictions, during the prior calendar year:

Q85

a) Volume (#) of investments

Client held accounts refers to bank or other accounts from which the customer remitted funds for subscriptions, or to which dividends / pay-outs / redemption proceeds are remitted. Multiple should refer to 4 or more client held accounts. The Company should specify the total number and value of investments which were made through 4 or more accounts held by the same client and which were located in 4 or more different jurisdictions.

Transactions / Payments (Investments) (10)

Q86

b) Value (€) of investments

[Answer if Q85 is > 0]

Where applicable, amounts are to be converted to € at the applicable exchange rate as per ECB rate as at the end of the prior calendar year.

Location of investments (1)

Q87

What % of the investments made by the scheme are located in Malta?

The percentage of investments is to be determined on the value of the assets within the collective investment scheme's portfolio at the end of the prior calendar year. The

location of the asset will vary depending on the asset concerned. The following are some examples: Financial Instruments / Place of registration / incorporation of issuer Immovable Property / Location of the immovable property Precious Metals / Location where metals are held Loans / Location where the debtor is located.

or choose one of:

- Not Applicable
- Not Available

Location of investments (2)

Q88

What % of the investments made by the scheme are located in EU/EEA jurisdictions excluding Malta?

The percentage of investments is to be determined on the value of the assets within the collective investment scheme's portfolio at the end of the prior calendar year. The location of the asset will vary depending on the asset concerned. The following are some examples: Financial Instruments / Place of registration / incorporation of issuer Immovable Property / Location of the immovable property Precious Metals / Location where metals are held Loans / Location where the debtor is located.

or choose one of:

- Not Applicable
- Not Available

Location of investments (3)

Q89

What % of the investments made by the scheme are located in non-EU/non-EEA jurisdictions?

The percentage of investments is to be determined on the value of the assets within the collective investment scheme's portfolio at the end of the prior calendar year. The location of the asset will vary depending on the asset concerned. The following are some examples: Financial Instruments / Place of registration / incorporation of issuer

Immovable Property / Location of the immovable property Precious Metals / Location where metals are held Loans / Location where the debtor is located.

or choose one of:

- Not Applicable
- Not Available

Location of investments (4)

Q90

What % of the investments made by the scheme are located in a country 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 during the prior calendar year?

The percentage of investments is to be determined on the value of the assets within the collective investment scheme's portfolio at the end of the prior calendar year. The location of the asset will vary depending on the asset concerned. The following are some examples: Financial Instruments / Place of registration / incorporation of issuer Immovable Property / Location of the immovable property Precious Metals / Location where metals are held Loans / Location where the debtor is located.

The FATF 'High Risk Jurisdictions Subject to a Call for Action' and 'Jurisdictions Under Increased Monitoring' may be accessed from the following link: <https://fiaumalta.org/country-statements/>

or choose one of:

- Not Applicable
- Not Available

Location of investments (5)

Q91

If any investments are located in a jurisdiction as noted in the prior question, please select the respective jurisdictions.

[Answer if Q90 is > 0, Not Available]

Choose more than one option:

- Afghanistan
- Bolivia
- Burkina Faso
- Cameroon
- Lebanon
- Monaco
- Mozambique
- Namibia
- Nepal
- Nigeria
- South Africa
- Trinidad and Tobago
- Vanuatu
- Vietnam
- Virgin Islands (UK)
- Algeria
- Angola
- Bulgaria
- Haiti
- Kenya
- Russia
- Venezuela
- Congo, the Democratic Republic of the
- Cote D'Ivoire
- Iran, Islamic Republic of
- Korea, Democratic People's Republic of
- Lao PDR
- Mali
- Myanmar
- South Sudan
- Syrian Arab Republic
- Tanzania, United Republic of
- Yemen

Jurisdiction Risk (207)

(Relates to Investment Services & Securities Markets or Insurance or Accountancy/Audit or Advocates or Tax Advisors)

Q92

Does your entity have establishments by means of subsidiaries in EU (excluding Malta) or non-EU jurisdictions offering relevant financial business and/or relevant activity in terms of Regulation 2 of the PMLFTR?

Choose only one option:

- No
- Yes Relevant Financial Business
- Yes Relevant Activity
- Yes both

Jurisdiction Risk (208)

(Relates to Investment Services & Securities Markets or Insurance or Accountancy/Audit or Advocates or Tax Advisors)

Q93

Please provide the number of subsidiaries per jurisdiction

[Answer if Q92 is Yes Relevant Financial Business, Yes Relevant Activity, Yes both]

Answer to be provided for each specific Country

or choose one of:

- Not Applicable

Jurisdiction Risk (209)

(Relates to Investment Services & Securities Markets or Insurance or Accountancy/Audit or Advocates or Tax Advisors)

Q94

Does your entity have establishments by means of branches in EU (excluding Malta) or non-EU jurisdictions offering relevant financial business and/or relevant activity in terms of Regulation 2 of the PMLFTR?

Choose only one option:

- No
- Yes Relevant Financial Business
- Yes Relevant Activity
- Yes both

Jurisdiction Risk (210)

(Relates to Investment Services & Securities Markets or Insurance or Accountancy/Audit or Advocates or Tax Advisors)

Q95

Please provide the number of branches per jurisdiction

[Answer if Q94 is Yes Relevant Financial Business, Yes Relevant Activity, Yes both]

Answer to be provided for each specific Country

or choose one of:

- Not Applicable

Jurisdiction Risk (211)

(Relates to Investment Services & Securities Markets or Insurance or Accountancy/Audit or Advocates or Tax Advisors)

Q96

Is there any other entity (apart from subsidiaries or branches) within the group of companies in which your entity forms part, which carries out Relevant Financial Business and/or Relevant Activity in terms of Regulation 2 of the PMLFTR?

Choose only one option:

- No
- Yes Relevant Financial Business
- Yes Relevant Activity
- Yes both

Jurisdiction Risk (212)

(Relates to Investment Services & Securities Markets or Insurance or Accountancy/Audit or Advocates or Tax Advisors)

Q97

Please provide the number of other entities (apart from subsidiaries or branches)

[Answer if Q96 is Yes Relevant Financial Business, Yes Relevant Activity, Yes both]

Answer to be provided for each specific Country

or choose one of:

- Not Applicable

Interface / Distribution Channels

Questions in this page relate to Subject Persons having categories Investment Services & Securities Markets or Insurance or Accountancy/Audit or Advocacy or Tax Advisors or VFA Service Providers or Crypto Assets Service Providers

Interface / Distribution Channels (9)

Please list the total number (#) of customers that were onboarded:

<p>Q1</p> <p>a) face-to-face during the prior calendar year?</p> <p><i>Onboarded on a face-to-face basis refers to the cases when the customer is physically present for verification purposes. Where a customer was met face-to-face by an entity within the Group, but not by the subject person, the relationship is to be considered as non-face-to-face - since the subject person did not meet the client (or its agent) for verification purposes.</i></p>	<input type="text"/>
<p>Q2</p> <p>b) on a non-face-to-face basis, during the prior calendar year?</p> <p><i>Non-face-to-face refers to the cases when the customer (or its agent) was not physically present for verification purposes. Where a customer was met face-to-face by an entity within the Group but not by the subject person, the relationship is to be considered as non-face-to-face - since the subject person did not meet the client (or its agent) for verification purposes.</i></p>	<input type="text"/>

Interface / Distribution Channels (21)

Q3

What is the % of customers that were introduced by either an agent, broker, and/or introducer from a country 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?

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 2025.*

Interface / Distribution Channels (23)

Q4

If the answer to the above question is greater than 0, please select the respective jurisdictions.

[Answer if Q3 is > 0]

Choose more than one option:

- Afghanistan
- Bolivia
- Burkina Faso
- Cameroon
- Lebanon
- Monaco
- Mozambique
- Namibia
- Nepal
- Nigeria
- South Africa
- Trinidad and Tobago
- Vanuatu
- Vietnam
- Virgin Islands (UK)
- Algeria
- Angola
- Bulgaria
- Haiti
- Kenya
- Russia
- Venezuela
- Congo, the Democratic Republic of the
- Cote D'Ivoire
- Iran, Islamic Republic of
- Korea, Democratic People's Republic of
- Lao PDR
- Mali
- Myanmar
- South Sudan
- Syrian Arab Republic
- Tanzania, United Republic of

- Yemen

Interface / Distribution Channels (47)

Q5

Please state the total number (#) of customers whose Customer Due Diligence had been carried out by another subject person/third party, on the basis of a reliance agreement between your entity and the other subject person/third party.

The PMLFTR permit subject persons to rely on the CDD measures carried out by other subject persons or by certain other third parties. A reliance arrangement can be set up between entities when those entities are servicing the same customer, or when that same customer is in contact with multiple entities to a transaction, with each entity being under a legal obligation to carry out CDD measures on the customer. Subject persons should take adequate steps to ensure that, on request, the entity relied on immediately forwards relevant copies of the identification and verification documents on the CDD measures undertaken. In this regard, subject persons should have a written formal agreement with the entity, signed by both parties, that would regulate the procedures and conditions on these requests to ensure that the data is made available immediately

Interface / Distribution Channels (49)

Q6

Please state the total number (#) of customers that were onboarded by EU/EEA brokers, agents, or introducers, which were therefore onboarded on a non-face-to-face basis, during the previous calendar year?

Non-face-to-face refers to the cases when the customer (or its agent) was not physically present for verification purposes. Where a customer was met face-to-face by an entity within the Group but not by the subject person, the relationship is to be considered as non-face-to-face - since the subject person did not meet the client (or its agent) for verification purposes.

Interface / Distribution Channels (50)

Q7

Please state the total number (#) of customers that were onboarded by non-EU/non-EEA brokers, agents, or introducers, which were therefore onboarded on a non-face-to-face basis, during the previous calendar year?

Non-face-to-face refers to the cases when the customer (or its agent) was not physically present for verification purposes. Where a customer was met face-to-face by an entity within the Group but not by the subject person, the relationship is to be considered as non-face-to-face - since the subject person did not meet the client (or its agent) for verification purposes.

Interface / Distribution Channels (53)

Q8

Please state the total number (#) of customers that were onboarded via digitally enabled broker tools, which were therefore onboarded on a non-face-to-face basis, during the previous calendar year?

Digitally enabled broker tools provide a customised and ready-to-use front end which captures the customer's static data and identification documents. These tools are typically able to perform AML / CFT background checks and ensure advanced technology to enhance user experience. Non-face-to-face refers to the cases when the customer (or its agent) was not physically present for verification purposes. Where a customer was met face-to-face by an entity within the Group but not by the subject person, the relationship is to be considered as non-face-to-face - since the subject person did not meet the client (or its agent) for verification purposes.

Interface / Distribution Channels (54)

Q9

Please state the total number (#) of customers' investment accounts that are handled via sub-distributor, and were onboarded on a non-face-to-face-basis, during the previous calendar year?

"Distributor" refers to a firm that offers, recommends or sells an investment product and service to a client. "Sub-distributors" refer to agents of distributors. Non-face-to-face refers to the cases when the customer (or its agent) was not physically present for verification purposes. Where a customer was met face-to-face by an entity within the Group but not by the subject person, the relationship is to be considered as non-face- to-face - since the subject person did not meet the client (or its agent) for verification purposes.

MLRO, Monitoring Function and Employees

MLRO, Monitoring Function and Employees (1)

Q1

How many years of experience does the MLRO have in AML/CFT?

Choose only one option:

- Less than 1 year
- 1 - 2 years
- 3 - 4 years
- 5 - 6 years
- 7 - 8 years
- 9 - 10 years
- over 10 years

MLRO, Monitoring Function and Employees (2)

Q2

How many hours do you dedicate to the MLRO function on a weekly basis?

Choose only one option:

- 0 - 10 hours
- 11 - 20 hours
- 21 - 30 hours
- 31 - 40 hours

MLRO, Monitoring Function and Employees (3)

Q3

Is the MLRO responsible for other areas other than AML/CFT within the entity?

Choose only one option:

- Yes
 - No
-

MLRO, Monitoring Function and Employees (4)

Q4

Please provide a description of the other areas of responsibility.

[Answer if Q3 is Yes]

//

MLRO, Monitoring Function and Employees (8)

Q5

Does the MLRO have a direct reporting line to the Board of Directors?

Choose only one option:

- Yes
- No

MLRO, Monitoring Function and Employees (9)

Q6

Has the entity 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?

Choose only one option:

- No
- Yes - The function is carried out by the MLRO
- Yes - The function is carried out by a person who is not also acting as the entity's MLRO

MLRO, Monitoring Function and Employees (10)

Q7

On average, how many years of experience in the industry does the director(s) and/or senior management of your entity have?

MLRO, Monitoring Function and Employees (11)

Q8

How many staff members expressed in full time equivalent (FTE) are part of the AML/CFT team (if one exists)?

Employment in full-time equivalent ("FTE") is a conversion method used to measure the number of employees according to the number of hours worked. When using FTE, a full-time employee working a 40 hour week is equivalent to 1, whereas a person who works 20 hours per week is equivalent to 0.5. Self employed should be included in the FTEs calculation.

MLRO, Monitoring Function and Employees (12)

Q9

How many staff members in the AML/CFT team expressed in full time equivalent (FTE) are also responsible for other roles and responsibilities not attributable to AML/CFT (e.g. front office / back office etc.)?

[Answer if Q8 is > 0]

Employment in full-time equivalent ("FTE") is a conversion method used to measure the number of employees according to the number of hours worked. When using FTE, a full-time employee working a 40 hour week is equivalent to 1, whereas a person who works 20 hours per week is equivalent to 0.5. Self employed should be included in the FTEs calculation.

MLRO, Monitoring Function and Employees (24)

Q10

How often does your entity assess the conduct and integrity of employees (including partners or directors) handling relevant financial business and/or relevant activity?

Choose only one option:

- At onboarding only
- At onboarding and at least yearly
- Not assessed
- At onboarding and every two years or more

MLRO, Monitoring Function and Employees (14)

Q11

In the past five (5) years, were any employees (including directors and partners) disciplined for non-compliance with the AML/CFT policies and procedures?

Choose only one option:

- Yes
- No

Q12

If 'Yes', please explain.

[Answer if Q11 is Yes]

//

Business Risk Assessment

Business Risk Assessment (11)

Q1

What is your entity's most recent inherent risk scoring or rating for ML/FT in the Business Risk Assessment (BRA)?

When the risk classification in the BRA does not align with the risk classification listed in the options provided, please convert the risk category accordingly and select the option which most closely reflect the risk classification in the BRA.

Choose only one option:

- Low
- Lower Medium
- Medium
- Higher Medium
- High
- Very High
- BRA not carried out

Business Risk Assessment (30)

Q2

What is your entity's most recent BRA controls effectiveness rating?

[Answer if Q1 is Low, Lower Medium, Medium, Higher Medium, High, Very High]

When the risk classification in the BRA does not align with the risk classification listed in the options provided, please convert the risk category accordingly and select the option which most closely reflect the risk classification in the BRA.

Choose only one option:

- Low
- Lower medium
- Medium
- Higher medium
- High
- Very high
- Control Effectiveness not rated

Business Risk Assessment (13)

Q3

What is your entity's most recent residual risk scoring or rating for ML/FT in the BRA?

[Answer if Q1 is Low, Lower Medium, Medium, Higher Medium, High, Very High]

When the risk classification in the BRA does not align with the risk classification listed in the options provided, please convert the risk category accordingly and select the option which most closely reflect the risk classification in the BRA.

Choose only one option:

- Low
- Lower Medium
- Medium
- Higher Medium
- High
- Very High
- Residual risk not rated

Business Risk Assessment (14)

Q4

What are the 3 highest customer risk factors resulting from the BRA?

[Answer if Q1 is Low, Lower Medium, Medium, Higher Medium, High, Very High]

For this question, you are required to identify and list the three highest residual risk factors across the following categories: customers, products/services, geography, and interface. If for instance, the BRA identifies two high-risk factors under the customer category, while the remaining factors in this category are classified as medium or low risk, you should use your judgmental analysis to determine and list the most significant risk factor from the medium-risk category for the third selection.

//

Business Risk Assessment (15)

Q5

What are the 3 highest product/service/transaction risk factors resulting from the BRA?

[Answer if Q1 is Low, Lower Medium, Medium, Higher Medium, High, Very High]

For this question, you are required to identify and list the three highest residual risk factors across the following categories: customers, products/services, geography, and interface. If for instance, the BRA identifies two high-risk factors under the customer category, while the remaining factors in this category are classified as medium or low risk, you should use your judgmental analysis to determine and list the most significant risk factor from the medium-risk category for the third selection.

//

Business Risk Assessment (16)

Q6

What are the 3 highest geographical risk factors resulting from the BRA?

[Answer if Q1 is Low, Lower Medium, Medium, Higher Medium, High, Very High]

For this question, you are required to identify and list the three highest residual risk factors across the following categories: customers, products/services, geography, and interface. If for instance, the BRA identifies two high-risk factors under the customer category, while the remaining factors in this category are classified as medium or low risk, you should use your judgmental analysis to determine and list the most significant risk factor from the medium-risk category for the third selection.

//

Business Risk Assessment (31)

Q7

Please indicate the jurisdictions which your entity considers as high risk.

[Answer if Q1 is Low, Lower Medium, Medium, Higher Medium, High, Very High]

Exclude jurisdictions considered as Non-Reputable in terms of Chapter 8 of the Implementing Procedures as at the end of the prior calendar year.

//

or choose one of:

- Not Applicable

Business Risk Assessment (18)

Q8

What are the 3 highest interface risk factors resulting from the BRA?

[Answer if Q1 is Low, Lower Medium, Medium, Higher Medium, High, Very High]

For this question, you are required to identify and list the three highest residual risk factors across the following categories: customers, products/services, geography, and interface. If for instance, the BRA identifies two high-risk factors under the customer category, while the remaining factors in this category are classified as medium or low risk, you should use your judgmental analysis to determine and list the most significant risk factor from the medium-risk category for the third selection.

//

Business Risk Assessment (19)

Q9

Did your entity review and/or update the BRA in the prior calendar year?

[Answer if Q1 is Low, Lower Medium, Medium, Higher Medium, High, Very High]

Choose only one option:

- Yes
- No

Customer Acceptance and Risk Assessment

Customer Acceptance and Risk Assessment (94)

Q1

Has there been a review of your entity's Customer Acceptance Policy (CAP) in the prior calendar year?

Choose only one option:

- Yes
- No
- CAP Not Available

Customer Acceptance and Risk Assessment (95)

Q2

Did this review result in major changes?

[Answer if Q1 is Yes]

Choose only one option:

- Yes
- No

Customer Acceptance and Risk Assessment (96)

Q3

Please explain these changes.

[Answer if Q2 is Yes]

//

Customer Acceptance and Risk Assessment (123)

Q4

According to your entity's CAP, which customers are likely to pose a higher than average risk of ML/FT?

[Answer if Q1 is Yes, No]

Choose "Not Available" if information cannot be provided.

or choose one of:

- Not Available

Customer Acceptance and Risk Assessment (98)

Q5

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)?

[Answer if Q1 is Yes, No]

Customer Acceptance and Risk Assessment (99)

Q6

Is there a documented Customer Risk Assessment (CRA) methodology?

Choose only one option:

- Yes
- No
- CRA Methodology Not Available

Customer Acceptance and Risk Assessment (100)

Q7

List the 5 risk factors that have the highest risk weighting when carrying out the CRA.

[Answer if Q6 is Yes]

//

Customer Acceptance and Risk Assessment (101)

Q8

In the case where an introducer, intermediary, broker or agent, was used to onboard customers during the previous calendar year, was Customer Due Diligence (CDD) performed on such?

Choose only one option:

- Yes
- Yes - most of the times
- Yes - sometimes
- No
- N/A (no intermediaries, etc, are used)

Customer Acceptance and Risk Assessment (102)

Q9

How many customers are included in the entity's customer portfolio, where CDD has not been completed, but activity has begun or is completed?

Customer Acceptance and Risk Assessment (103)

Q10

How many potential customers were refused onboarding for ML/FT reasons during the prior calendar year?

or choose one of:

- Not Applicable

Customer Acceptance and Risk Assessment (104)

Q11

What were the main reasons why potential customers were refused onboarding for ML/FT reasons?

[Answer if Q10 is > 0]

//

Customer Acceptance and Risk Assessment (105)

How often is the CRA reviewed for the following:

Q12 <i>a) Low risk customers</i> [Answer if Q6 is Yes]	<i>Choose more than one option:</i> <ul style="list-style-type: none">• Trigger event based• At least annually• Every 13 - 23 months• Every 2 - 3 years• More than every 3 years• Never <i>or choose one of:</i> <ul style="list-style-type: none">• Not Applicable
Q13 <i>b) Medium risk customers</i> [Answer if Q6 is Yes]	<i>Choose more than one option:</i> <ul style="list-style-type: none">• Trigger event based• At least annually• Every 13 - 23 months• Every 2 - 3 years• More than every 3 years• Never

	<p>or choose one of:</p> <ul style="list-style-type: none"> • Not Applicable
<p>Q14</p> <p>c) High risk customers</p> <p>[Answer if Q6 is Yes]</p>	<p>Choose more than one option:</p> <ul style="list-style-type: none"> • Trigger event based • At least annually • Every 13 - 23 months • Every 2 - 3 years • Never • More than 3 years <p>or choose one of:</p> <ul style="list-style-type: none"> • Not Applicable

Customer Acceptance and Risk Assessment (106)

Q15

How many clients and/or business relationships were terminated during the last calendar year due to de-risking practices?

Answer should NOT include customers who were transferred or sold to another company, or shifted onto another licence held by the Company.

Customer Acceptance and Risk Assessment (107)

Q16

What was the reason for the de-risking exercise?

[Answer if Q15 is > 0]

//

Customer Acceptance and Risk Assessment (108)

Q17

How many business relationships were terminated, blocked, suspended or were otherwise, provided limited services for ML/FT related reasons (apart from de-risking reasons), during the prior calendar year?

Policies & Procedures

Policies and Procedures (36)

Q1

How frequently does your entity review and/or update the entity's AML/CFT written policies and procedures?

Choose only one option:

- No written AML/CFT policies and procedures
- No reviews and updates are carried out
- Monthly basis
- Quarterly basis
- Half yearly
- Yearly
- Every 2 years
- Over 2 years

Policies and Procedures (37)

Q2

How do you determine whether customers and, where applicable their beneficial owners, are politically exposed persons (PEPs) or PEPs' family members or close associates?

Choose more than one option:

- No checks carried out
- Automated tools
- Public searches
- Checks are outsourced

Policies and Procedures (38)

Q3

How do you determine whether individuals/entities are sanctioned?

Choose more than one option:

- No checks carried out
- Automated tools
- Public searches
- Checks are outsourced

Policies and Procedures (39)

Q4

If there is use of intermediaries, brokers, agents, distributors, and/or introducers, does your entity have policies and procedures in place to assess their AML/CFT compliance framework?

Choose only one option:

- Yes
- No
- Not applicable (no intermediaries, etc, are used)

Policies and Procedures (40)

Q5

Does your entity have internal whistleblowing procedures?

Choose only one option:

- Yes
- No

or choose one of:

- Not Applicable

Q6

If not applicable, please explain why.

[Answer if Q5 is Not Applicable]

//

Policies and Procedures (41)

Q7

Does your entity have an independent audit function to test the AML/CFT internal measures, policies, controls and procedures?

Choose only one option:

- No
- Yes - The function is carried out in-house
- Yes - The function is outsourced

Policies and Procedures (42)

Q8

What is the frequency of audits carried out by the independent audit function to assess compliance with the AML/CFT regulations ?

[Answer if Q7 is Yes - The function is carried out in-house, Yes - The function is outsourced]

Choose only one option:

- Monthly
- Quarterly
- Half yearly
- Yearly
- Every 2 years
- Over 2 years
- Never

Policies and Procedures (43)

Q9

When was the last independent audit performed, in regards to compliance with the AML/CFT regulations?

[Answer if Q7 is Yes - The function is carried out in-house, Yes - The function is outsourced]

Choose only one option:

- 1 month ago
- 2 - 3 months ago
- 4 - 6 months ago
- 7 - 12 months ago
- 1 - 2 years ago
- Over 2 years ago
- Internal audit not yet performed

Policies and Procedures (44)

Q10

What was the overall result of the last AML/CFT independent audit carried out?

[Answer if Q9 is 1 month ago, 2 - 3 months ago, 4 - 6 months ago, 7 - 12 months ago, 1 - 2 years ago, Over 2 years ago]

Choose only one option:

- Satisfactory
- Satisfactory but minor improvements required
- Satisfactory but material improvements required
- Unsatisfactory

Policies and Procedures (45)

Q11

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.

[Answer if Q9 is 1 month ago, 2 - 3 months ago, 4 - 6 months ago, 7 - 12 months ago, 1 - 2 years ago]

//

Policies and Procedures (46)

Q12

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.

[Answer if Q9 is 1 month ago, 2 - 3 months ago, 4 - 6 months ago, 7 - 12 months ago, 1 - 2 years ago]

//

Policies and Procedures (47)

Q13

What topics were subject to an AML/CFT independent audit in the past 2 calendar years?

[Answer if Q9 is 1 month ago, 2 - 3 months ago, 4 - 6 months ago, 7 - 12 months ago, 1 - 2 years ago]

Choose more than one option:

- Business risk assessment
- Customer risk assessment procedures
- Customer and beneficial ownership identification and verification
- Purpose and intended nature of business relationship
- Ongoing monitoring
- AML/CFT Governance
- Others

Policies and Procedures (48)

Q14

If others, explain

[Answer if Q13 is Others]

//

Policies and Procedures (50)

Q15

Are any lock-up periods or other restrictions on redemptions, applicable to the collective investment scheme or, where applicable, to any of its sub-funds?

The "lock-up period" is the minimum time an investor is required to keep funds invested in a Collective Investment Scheme before being allowed to redeem the shares in accordance with the terms of redemption. The terms of redemption specify on what dates, and under which conditions investors can redeem their shares.

Choose only one option:

- Yes
- No

Outsourcing

Outsourcing (1)

Q1

Has your entity outsourced the carrying out of any applicable AML/CFT obligations?

Choose only one option:

- Yes, outsourcing within the group
- Yes, outsourcing outside the group
- No outsourcing being carried out

Outsourcing (2)

Q2

List the service provider/s to whom AML/CFT obligations have been outsourced.

[Answer if Q1 is Yes, outsourcing within the group, Yes, outsourcing outside the group]

//

Outsourcing (3)

Q3

Please specify the obligations that are being outsourced.

[Answer if Q1 is Yes, outsourcing outside the group]

Choose more than one option:

- CRA
 - CDD - PMLFTR Reg 7(1)(a) and 7(1)(b)
 - CDD - PMLFTR Reg 7(1)(c)
 - CDD - PMLFTR Reg 7(2)(a)
 - CDD - PMLFTR Reg 7(2)(b)
 - Record-Keeping
 - Drafting of policies and procedures
-

- MLRO function

Outsourcing (4)

Q4

Please specify the obligations that are being outsourced.

[Answer if Q1 is Yes, outsourcing within the group]

Choose more than one option:

- CRA
- CDD - PMLFTR Reg 7(1)(a) and 7(1)(b)
- CDD - PMLFTR Reg 7(1)(c)
- CDD - PMLFTR Reg 7(2)(a)
- CDD - PMLFTR Reg 7(2)(b)
- Record-Keeping
- Drafting of policies and procedures
- MLRO function

Outsourcing (5)

Q5

What is the frequency of assessing the quality of the services provided?

[Answer if Q1 is Yes, outsourcing within the group, Yes, outsourcing outside the group]

Choose only one option:


- No assessments are carried out
- Approximately on a daily basis
- Weekly or bi-weekly basis
- Monthly basis
- Quarterly basis
- Half yearly
- Yearly
- Every 2 years
- Over 2 years

Outsourcing (6)

Please indicate the jurisdictions where the service provider/s to whom you have outsourced are located.

<p>Q6</p> <p>Malta</p> <p>[Answer if Q1 is Yes, outsourcing within the group, Yes, outsourcing outside the group]</p>	<p>Choose only one option:</p> <ul style="list-style-type: none"> • Yes • No
<p>Q7</p> <p>EU/EEA (Excluding Malta)</p> <p>[Answer if Q1 is Yes, outsourcing within the group, Yes, outsourcing outside the group]</p> <p>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 2025.</p>	<p>Choose only one option:</p> <ul style="list-style-type: none"> • Yes • No
<p>Q8</p> <p>Non-EU/Non-EEA</p> <p>[Answer if Q1 is Yes, outsourcing within the group, Yes, outsourcing outside the group]</p> <p>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 2025.</p>	<p>Choose only one option:</p> <ul style="list-style-type: none"> • Yes • No
<p>Q9</p> <p>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.</p> <p>[Answer if Q1 is Yes, outsourcing within the group, Yes, outsourcing outside the group]</p> <p>Any EU/EEA or Non-EU/Non-EEA jurisdictions identified by the FATF as 'High Risk Jurisdictions Subject to a Call for Action' or</p>	<p>Choose only one option:</p> <ul style="list-style-type: none"> • Yes • No

<p><i>'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 2025.</i></p>	
<p>Q10</p> <p><i>Please choose the applicable 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.</i></p> <p>[Answer if Q9 is Yes]</p>	<p><i>Choose more than one option:</i></p> <ul style="list-style-type: none"> • Afghanistan • Algeria • Angola • Bolivia • Bulgaria • Burkina Faso • Cameroon • Congo, the Democratic Republic of the • Cote D'Ivoire • Haiti • Iran, Islamic Republic of • Kenya • Korea, Democratic People's Republic of • Lao PDR • Lebanon • Mali • Monaco • Mozambique • Myanmar • Namibia • Nepal • Nigeria • Russia • South Africa • South Sudan • Syrian Arab Republic • Tanzania, United Republic of • Trinidad and Tobago • Vanuatu • Venezuela • Vietnam

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- | | |
|--|---|
| | <ul style="list-style-type: none">• Virgin Islands (UK)• Yemen |
|--|---|

Record-keeping

Record-keeping (1)

Q1

Are records relating to CDD measures applied on customers retained physically or in electronic format?

Choose only one option:

- Physically
- Electronic format
- Both physically and in electronic format

Training

Training (1)

Q1

Please provide the % of board members that completed AML/CFT training throughout the prior calendar year.

Training (2)

Q2

Please provide the % of senior management members that completed AML/CFT training throughout the prior calendar year.

Training (3)

Q3

Please provide the % of staff within the AML/CFT compliance team that completed AML/CFT training throughout the prior calendar year.

[Answer if Q8 is > 0]

or choose one of:

- Not Applicable

Training (10)

Q4

Please provide the % of members of staff involved in the activities that fall within the definition of 'relevant financial business' and/or 'relevant activity' that completed AML/CFT training throughout the prior calendar year.

or choose one of:

- Not Applicable

Training (5)

Where AML/CFT operational tasks are being outsourced, have the service provider's staff, received training during the previous calendar year in relation to:

Q5 <i>Specific Maltese AML/CFT regulations (PMLA, PMLFTR, IPs)</i> [Answer if Q1 is Yes, outsourcing within the group, Yes, outsourcing outside the group]	<i>Choose only one option:</i> <ul style="list-style-type: none"> • Yes • No
Q6 <i>AML/CFT policies and procedures relating to the subject person</i> [Answer if Q1 is Yes, outsourcing within the group, Yes, outsourcing outside the group]	<i>Choose only one option:</i> <ul style="list-style-type: none"> • Yes • No

Training (7)

Q7

Does your entity provide AML/CFT training to brokers, agents and/or intermediaries, to ensure that they have an adequate understanding of relevant ML/FT risks, and on the AML/CFT policies and procedures mandated by your entity?

Choose only one option:

- Yes
- No
- N/A (no intermediaries, etc, are used)

Reporting

Reporting (15)

Q1

How many internal suspicious activity/transactions reports (SARs/STRs) were raised during the previous calendar year?

Reporting (16)

Q2

From the internal SARs/STRs raised in the previous calendar year, how many cases were still open as at end of January of the current calendar year?

[Answer if Q1 is > 0]

Reporting (17)

Q3

How many internal SARs/STRs drawn up during the prior calendar year were closed off without submitting a SAR/STR to the FIAU?

[Answer if Q1 is > 0]

Reporting (18)

Q4

How many customers were subject to a request for information from Maltese authorities during the prior calendar year?

Reporting (19)

Q5

How many customers were subject to a request for information from foreign authorities during the prior calendar year?

Ongoing monitoring (data, documents and information)

Ongoing monitoring (Data, documents and information) (1)

Where a business relationship is established, how frequently are the customers and/or related parties subject to a review and update of information?

Q1 a) High Risk Customers	<i>Choose more than one option:</i> <ul style="list-style-type: none">• Trigger event based• At least annually• Every 13 - 23 months• Every 2 - 3 years• More than every 3 years• Never
Q2 b) Medium Risk Customers	<i>Choose more than one option:</i> <ul style="list-style-type: none">• Trigger event based• At least annually• Every 13 - 23 months• Every 2 - 3 years• More than every 3 years• Never
Q3 c) Low Risk Customers	<i>Choose more than one option:</i> <ul style="list-style-type: none">• Trigger event based• At least annually• Every 13 - 23 months• Every 2 - 3 years• More than every 3 years• Never

Ongoing monitoring (Data, documents and information) (2)

Q4

Through what means are customers and/or beneficial owners subject to periodic adverse media screening?

Choose more than one option:

- No checks carried out
- Automated tools
- Public searches
- Checks are outsourced

Ongoing monitoring (Data, documents and information) (3)

Q5

How many business relationships were due for review during the previous calendar year, but are still pending review as at end of January of this calendar year?

Ongoing monitoring (Transaction Scrutiny)

Ongoing monitoring (Transaction Scrutiny) (5)

Q1

Does your entity have a documented methodology for transaction monitoring, where a business relationship is present?

Choose only one option:

- Yes
- No

or choose one of:

- Not Applicable

Ongoing monitoring (Transaction Scrutiny) (42)

Q2

In case of a business relationship, are processes and/or systems for monitoring transactions fully automated, partially automated or manual?

Choose only one option:

- N/A - No transaction monitoring is carried out
- Fully automated
- Partially automated
- Manual

Ongoing monitoring (Transaction Scrutiny) (43)

Q3

How often are the criteria and rules utilised by the monitoring system reviewed and updated?

[Answer if Q2 is Fully automated, Partially automated, Manual]

Choose only one option:

- No reviews and updates are carried out
- Monthly basis
- Quarterly basis
- Half yearly
- Yearly
- Every 2 years
- Over 2 years

Ongoing monitoring (Transaction Scrutiny) (44)

Q4

Are customers' transactions monitored in real-time, pre-event, post-event, a combination of all, or a combination of pre-event and post-event?

[Answer if Q2 is Fully automated, Partially automated, Manual]

Choose only one option:

- Real-time
- Pre-event
- Post-event
- Combination of all
- Combination of pre-event and post-event

or choose one of:

- Not Applicable

Ongoing monitoring (Transaction Scrutiny) (45)

Q5

Please explain which transactions are subject to real-time monitoring?

[Answer if Q4 is Real-time, Combination of all]

//

Ongoing monitoring (Transaction Scrutiny) (46)

Q6

What is the average time allowed (in days) to clear any transaction monitoring alerts?

[Answer if Q4 is Real-time, Combination of all, Post-event, Combination of pre-event and post-event]

or choose one of:

- Not Applicable

Ongoing monitoring (Transaction Scrutiny) (47)

Q7

Please list the number of ML/FT related alerts generated as part of transaction monitoring during the prior calendar year.

[Answer if Q4 is Real-time, Post-event, Combination of all, Combination of pre-event and post-event]

Ongoing monitoring (Transaction Scrutiny) (48)

Q8

How many transaction monitoring alerts were triggered last calendar year, but not yet closed by end of January of this calendar year?

[Answer if Q4 is Real-time, Combination of all, Post-event, Combination of pre-event and post-event]

or choose one of:

- Not Available

Ongoing monitoring (Transaction Scrutiny) (49)

Q9

Please provide the total number of customers who had and/or have assets frozen, confiscated or seized (due to AML/CFT considerations)?

or choose one of:

- Not Applicable

Ongoing monitoring (Transaction Scrutiny) (54)

Q10

Please explain which transactions are subject to pre-event monitoring.

[Answer if Q4 is Pre-event]

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Ongoing monitoring (Transaction Scrutiny) (55)

Q11

Please explain which transactions are subject to pre-event and post-event monitoring.

[Answer if Q4 is Combination of all, Combination of pre-event and post-event]

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