Risk Evaluation Questionnaire 2023

Land Based Casinos

This document contains provisional questions which will be featured in the REQ for Land Based Casinos for the year 2023. 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 2023 REQ. Questions presented in this document may be subject to change should the FIAU deem it necessary. The 2023 REQ submission is only considered valid when submitted through the FIAU CASPAR portal and upon payment confirmation.

Subject Person Information

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.

or choose one of:

- Not Applicable

Subject Person Information (24)

Q2

Please indicate the total number of employees expressed in full time equivalents ("FTEs") working for your entity as at the end of the prior calendar year.

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. How is this different from the below? Employees should include persons who are directly employed by subject persons including directors and employees employed within the same group but working directly for the SP or who are self-employed persons but working for the SP

or choose one of:

- Not Applicable
- Not Available

Subject Person Information (26)

Q3

How many years of experience in the industry does the principal(s) and/or partner(s) and/or director(s) and/or senior management of your entity have?

The persons to be taken into consideration for the purpose of this question, must have either an employment relationship with the entity or are serving on the governing body of the entity (through employment), independent of whether they have an executive or non-executive role. Where there is more than one principal / partner / member of senior management, respondents are required to provide the aggregate average number of years experience in the industry. For example, if there are two partners, one having 12 years of experience and the other having 4 years of experience, the answer to this question should be 8.

Choose only one option:

- 10 or more years
- Between 5-9 years
- Between 3-4 years
- Between 1-2 years
- Less than 1 Year

Subject Person Information (27)

Q4

Does the ownership structure of your entity include one or more of the following: foundation and / or trust and / or partnership and / or direct or indirect holding through bearer shares?

Choose only one option:

- Yes
- No

Subject Person Information (45)

Q5

Does your entity have nominee shareholders in its ownership structure?

Nominee shareholding refers to those instances where the shares of an entity are held by a person for the benefit of another person (beneficial owner). A nominee shareholder may be an individual or a body corporate. In replying to this question, subject persons are required to consider their whole ownership structure irrespective of country of incorporation or jurisdiction

Choose only one option:

- Yes
- No

Subject Person Information (46)

Q6

If 'Yes', what percent of the total shares are held by nominee shareholders?

Subject Person Information (47)

Q7

Has your entity undergone changes in its ownership structure during the prior calendar year?

Choose only one option:

- Yes

- No

Subject Person Information (49)

Q8

Has your entity undergone changes within its management and control structure during the prior calendar year?

"Management and control structure" refers to those bodies or individuals within the entity that either set the general direction of the entity in the pursuance of its activities (e.g. Board of Directors, Partners' Committee etc.) or that manage the entity's activities on a day-to-day basis (C-level e.g. Chief Executive officer, Chief Financial officer, Managing Partners etc.) and who require the approval, prior to appointment, of the MFSA or MGA, respectively. "Control structures" refer to the entity's governance structures and their related setup and should exclude control structures established for the day-to-day operations of the entity. "Significant changes in its management and control structure" means any change to the governing body or to the management of the Company which change has to be notified to and/or requires the prior approval of the Malta Financial Services Authority or the Malta Gaming Authority as the case may be, where applicable.

Choose only one option:

- Yes
- No

Governance / Organization

Governance / Organization (3)

Q1

When was the current MLRO appointed?

Choose only one option:

- 5 or more years
- Between 3-5 years
- Between 1-2 years
- Less than 1 Year

Governance / Organization (4)

Q2

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

Choose only one option:

- 5 or more years
- Between 3-5 years
- Between 1-2 years
- Less than 1 Year

Governance / Organization (5)

Q3

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

Choose only one option:

- Yes
- No

Governance / Organization (6)

Q4

Does the MLRO also hold MLRO positions with other entities?

Choose only one option:

- Yes
- No

Governance / Organization (7)

Q5

Please include the total number of MLRO positions held with other entities, excluding the reporting entity.

Governance / Organization (8)

Q6

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

"AML / CFT team" refers to individual/s who are part of an organised setup within the entity whose responsibilities include the assistance / execution, in part or in whole, of the entity's obligations arising from the PMLFTR and IPs and the entity's policies and procedures. Employment in full-time equivalent 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. The reported number should exclude the MLRO

or choose one of:

- Not Applicable
- Not Available

Governance / Organization (10)

Q7

Is any of the AML / CFT team staff responsible for other roles and responsibilities not attributable to AML / CFT (e.g. front office / back office etc.)?

"AML / CFT team" refers to the staff members other than the MLRO. "Roles and responsibilities" relate to those responsibilities which are part of the first line of defence in the three lines of defence model. This may include front office, back office responsibilities but excludes compliance and risk management roles

Choose only one option:

- Yes
- No

or choose one of:

- Not Applicable

Governance / Organization (12)

Q8

Does your entity implement appropriate procedures (including obtaining a police conduct or equivalent upon hiring) and assess the conduct and integrity of employees (including partners and directors) handling relevant financial business or relevant activity?

The term "Partner" refers to a person who is part of the ownership structure of the entity. It does not refer to commercial relationships that the entity may engage in the ordinary course of its business with other business associates / affiliates

Choose only one option:

- Yes
- No

or choose one of:

- Not Applicable

Governance / Organization (14)

Has your entity, MLRO, Compliance Officer, senior management, partners, directors, BOs, and / or shareholders (as applicable), been subject to any of the following in the last five (5) years either in Malta or abroad:

Q9 a) regulatory enforcement actions, criminal investigations for ML/FT, or any other financial crime	*Choose only one option:* • Yes • No
Q10 b) subject to negative news reports or other adverse media	*Choose only one option:* • Yes • No

Governance / Organization (15)

Q11

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

Choose only one option:

- Yes
- No

Governance / Organization (15.25)

Q12

If 'Yes' please explain.

Governance / Organization (15.5)

Q13

Is there any pending litigation or regulatory enforcement action related to AML or Sanctions?

Choose only one option:

- Yes
- No

Governance / Organization (15.75)

Q14

If 'Yes' please explain.

Governance / Organization (16)

Q15

Has your entity outsourced the carrying out of any applicable AML / CFT obligations (within or outside the group)?

Outsourcing refers to outsourced activities directly relating to the entity's relevant activity / relevant financial business and in connection with its AML/CFT obligations. Chapter 6 - Outsourcing of the IP provides guidance to subject persons on what activities constitute outsourcing, the extent of outsourcing allowed and the conditions to which outsourcing should be subject. Outsourcing of a function / activity, (e.g. internal audit function), that is not directly connected with the entity's AML / CFT obligations do not fall within the "obligations" referred to. Furthermore activities such as external training, do not fall within the definition of "obligations". The term "group" refers to a parent undertaking and all its subsidiary undertakings. Respondents whose AML / CFT obligations are, in whole or in part, undertaken by an entity forming part of its group should, irrespective of the legal and commercial arrangements in place, select the "Yes" option.

For the avoidance of doubt, the acquisition of software or access to commercial databases to assist in, or facilitate, the carrying out of AML/CFT obligations without any data or information belonging to the subject person being submitted to and processed by a third party is not to be considered as outsourcing.

Choose only one option:

- No
- Yes (within Group)
- Yes (outside Group)
- Yes (within and outside Group)

Governance / Organization (16.5)

Q16

Please specify the obligations that are being outsourced.

Choose more than one option:

- Business Risk Assessment
- Customer Risk Assessment
- Customer Due Diligence

- Record Keeping
- Policies and Procedures

Governance / Organization (23)

Q17

Does your entity or other related entity within your Group own and/or manage an internet based gambling operation/s?

The term "group" refers to a parent undertaking and all its subsidiary undertakings.

Choose only one option:

- Yes
- No

Governance / Organization (24)

Q18

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

Choose only one option:

- Yes
- No

Governance / Organization (25)

Q19

Does the MLRO have sufficient seniority and command to carry out duties effectively?

Choose only one option:

- Yes
- No

Policies and Procedures

Policies and Procedures (1)

Q1

Does your entity have written AML / CFT policies and procedures?

Choose only one option:

- Yes
- No

Policies and Procedures (5)

Q2

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

Choose only one option:

- As Needed
- Monthly
- Quarterly
- Annually
- Between 1-3 years
- Every 3 or more years

Policies and Procedures (4)

Q3

Do the policies and procedures require your entity to assess risks associated with the funding of terrorism?

Choose only one option:

- Yes
- No

Policies and Procedures (7)

Q4

Does your entity's policies and procedures provide for measures to determine whether customers and, where applicable, their beneficial owners, are politically exposed persons (PEPs) or PEPs' family members or close associates, prior to the commencement of service and during the course of the business relationship?

The interpretation of Beneficial Owners should be applied in accordance with the PMLFTR and the guidance in the Implementing Procedures. With respect to trusts reference to beneficial owner should extend to settlor / protector / trustee / beneficiaries / any other natural person actually exercising effective control over the trust. 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 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.

Regulation 11 (5) of the PMLFTR states that: Subject persons shall ensure that the risk management procedures maintained in accordance with Regulation 5(5)(a) are conducive to determine whether a customer or a beneficial owner is a politically exposed person, and when undertaking occasional transactions for, or establishing or continuing business relationships with politically exposed persons shall:

(a) require the approval of senior management;

(b) take adequate measures to establish the source of wealth and source of funds; and

(c) conduct enhanced ongoing monitoring of such business relationships.

Choose only one option:

- Yes, prior to the commencement of service only
- Yes, during the course of the business relationship only
- Yes, for both
- No, never

Policies and Procedures (8)

Q5

Does your entity's policies and procedures require senior management's approval to provide services to, or otherwise to continue business relationships with, or having involvement of PEPs or their family members / close associates?

Choose only one option:

- No
- We do not offer services to PEPs
- Yes

Policies and Procedures (10)

Q6

Does your entity, in line with its policies and procedures, carry out an assessment to determine jurisdictions that pose a high ML / FT risk?

Choose only one option:

- Yes
- No

Policies and Procedures (13)

Q7

Does your entity have policies and procedures which detail the procedure for reporting of suspicious transactions to the FIAU?

Choose only one option:

- Yes
- No

Policies and Procedures (13.25)

Q8

Does your entity have policies and procedures in place which enable you to flag sanctioned individuals / entities?

Choose only one option:

- Yes
- No

Policies and Procedures (13.5)

Q9

Does your entity have policies and procedures in place which enable you to flag potential instances of bribery and corruption?

Choose only one option:

- Yes
- No

Policies and Procedures (15)

Q10

Does your entity have policies, procedures and measures to follow up on incomplete Customer Due Diligence documentation in the customer file?

Choose only one option:

- Yes
- No

Customer Acceptance and Risk Assessment (38)

Q11

Do policies and procedures specify hierarchical authorisation levels within your entity to accept a customer, or approve a transaction, on a risk basis?

The application of 'hierarchical authorisation' levels refer to both customers accepted at on-boarding stage and resulting from changes in customer risk assessment throughout the business relationship.

Choose only one option:

- Yes
- No

Policies and Procedures (16)

Q12

Does your entity's policies and procedures define the instances and actions, to be undertaken to impose limitations on transaction, customer activity, caps and/or other restrictions on its customers?

Choose only one option:

- Yes
- No

or choose one of:

- Not Applicable

Customer Acceptance and Risk Assessment (49)

Q13

Do the policies and procedures require Enhanced Due Diligence to be applied in high risk situations?

Subject persons are required to establish the variables and risk parameters, in line with its risk appetite and as applied in the customer risk assessment, to identify and determine those instances and circumstances that result in a "higher risk situation". This should be appropriately documented in the entity's policies and procedures. Further to the above, Regulation 11 of the PMLFTR requires the application of EDD in relation to the following situations: a) In relation to activities or services that are determined by the FIAU to represent a high risk of ML / FT, having taken into consideration the findings of any national risk assessment and any other relevant factors, as may be deemed appropriate; b) Where, on the basis of the risk assessment carried out in accordance with Regulation 5(1) of the PMLFTR, the subject person determines that an occasional transaction, a business relationship or any transaction represents a high risk of ML / FT; c) When dealing with natural or legal persons established in a non-reputable jurisdiction as defined in Regulation 2(1) of the PMLFTR, other than branches or majority-owned subsidiaries which comply with group-wide policies and procedures, as required under Regulation 6 of the PMLFTR, in relation to such branches or majority-owned subsidiaries EDD is to be applied when these present a high risk of ML / FT.

Choose only one option:

- Yes
- No

Policies and Procedures (20)

Q14

Do the policies and procedures require your entity to assess the AML / CFT framework of individuals or entities on whom reliance is being placed upon?

The PMLFTR permits 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.

Choose only one option:

- Never
- Yes, in some instances
- Yes, in all instances

or choose one of:

- Not Applicable

Policies and Procedures (21)

Q15

Does your entity have policies and procedures in place to assess the AML / CFT compliance framework of your entity's intermediaries, agents and/or introducers?

Choose only one option:

- Yes
- No

or choose one of:

- Not Applicable

Policies and Procedures (22)

Q16

Do your entity's policies and procedures define controls and processes for managing and/or tracking the use of customer wallet facilities?

Choose only one option:

- Yes
- No

or choose one of:

- Not Applicable

Policies and Procedures (23)

Q17

Do your entity's policies and procedures cater for junket and junket leaders?

Choose only one option:

- Yes
- No

or choose one of:

- Not Applicable

Customer Acceptance and Risk Assessment (70)

Q18

Do policies and procedures require the consideration of the submission of an STR with the FIAU, in instances where the Customer Due Diligence cannot be completed in its entirety?

The Implementing Procedures require subject persons to consider terminating the business relationship / the carrying out of an occasional transaction when CDD cannot be completed only after taking into consideration whether an STR needs to be filed. Section 4.7 of the Implementing Procedures provides further guidance on subject persons' obligations on this matter.

Choose only one option:

- No
- Yes
- Yes, except where CDD can be delayed as per the Implementing Procedures

Customer Acceptance and Risk Assessment (73)

Q19

Do the policies and procedures require due diligence (including customer risk assessment) to be repeated when there are doubts about the completeness, reliability or accuracy on priorly obtained customer identification information, data or documentation?

Choose only one option:

- Yes
- No

Customer Acceptance and Risk Assessment (76)

Q20

Do the policies and procedures require a revision of a Customer Risk Assessment should the customer be evasive, or not cooperative to provide the requested information and / or documentation?

Choose only one option:

- Yes
- No

Policies and Procedures (33)

Q21

Does your entity have internal whistleblowing procedures?

Subject persons are to ascertain whether under the Protection of the Whistleblower Act, they are obliged to have any such policies and procedures. If this is not the case, then the subject person is to select the 'Not Applicable' option

Choose only one option:

- Yes
- No

or choose one of:

- Not Applicable

Policies and Procedures (34)

Q22

Does your entity have policies and procedures in place which enable you to flag possible tax evasion, tax fraud, aggressive tax planning or other tax-related crimes?

Choose only one option:

- Yes
- No

Customer Acceptance and Risk Assessment (51)

Q23

Do the policies and procedures require Enhanced Due Diligence to be applied where the customer and/or beneficial owner is a PEP?

Choose only one option:

- No
- Yes, when risk is not low
- Yes, only when risk is high
- Yes, always

Business Risk Assessment

Business Risk Assessment (1)

Q1

Has the Business Risk Assessment been carried out and documented?

Choose only one option:

- Yes
- No

Business Risk Assessment (2)

Q2

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

Inherent risk is the risk a subject person is exposed to prior to adopting and applying any mitigating measures, policies, controls and procedures. Likelihood and impact will lead to the determination of the level of inherent risk a subject person is exposed to. Subject persons who have a numerical scoring mechanism should align the score to the rating in the answers. For example, if you adopt a scoring mechanism from 1-10; 1-3 should be considered as low, 4-6 as medium, 7-8 as high and 9-10 as very high.

Choose only one option:

- Very High
- High
- Medium
- Low

or choose one of:

- Not Applicable

Business Risk Assessment (3)

Q3

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

Residual risk is the level of risk left after applying the mitigating measures, policies, controls and procedures to the level of inherent risk identified. Level of inherent Risk - Mitigating Measures = Level of Residual Risk. Subject persons who have a numerical scoring mechanism should align the score to the rating in the answers. For example, if you adopt a scoring mechanism from 1-10; 1-3 should be considered as low, 4-6 as medium, 7-8 as high and 9-10 as very high.

Choose only one option:

- Very High
- High
- Medium
- Low

Business Risk Assessment (6)

Did the Business Risk Assessment take into account the risks and controls of:

Q4 a) the entity's customers	*Choose only one option:* • Yes • No
Q5 b) the products or services offered by the entity	*Choose only one option:* • Yes • No
Q6 c) specific countries or geographical areas	*Choose only one option:* • Yes • No
Q7 d) distribution channels	*Choose only one option:* • Yes • No
Q8 e) the funding methods that your entity intends to accept	*Choose only one option:* • Yes • No

Business Risk Assessment (7)

Q9

Did the Business Risk Assessment take into account the results of the Supra National Risk Assessment (SNRA) and the National Risk Assessment (NRA)?

Choose only one option:

- Yes
- No

Business Risk Assessment (8)

Q10

Has the Business Risk Assessment been approved by the Board of Directors or equivalent management body of your entity?

'Senior management' differs according to the type of setup of the entity. It intends to capture individual(s):

a) who are responsible for taking strategic decisions that fundamentally effect the business operations or general direction of that entity; and

b) who exercise executive control over the daily or regular affairs of the entity through a senior management position.

This also includes individuals at C-level who have executive functions or are otherwise responsible for the management of the entity, such as executive directors, chief executive officers (CEOs) and chief financial officers (CFOs), and (if applicable) who require the approval, prior to appointment, of the MFSA or MGA, respectively.

Choose only one option:

- Yes
- No

Business Risk Assessment (9)

Q11

Did your entity review and / or update the Business Risk Assessment in the prior calendar year?

The 'Not Applicable' option should only be selected by subject persons who, during the year under review, were not operative and resultantly there was no rationale for a review of the BRA to be carried out.

Choose only one option:

- Yes
- No

or choose one of:

- Not Applicable

Customer Acceptance and Risk Assessment

Customer Acceptance and Risk Assessment (7)

For occasional transactions, please indicate whether the following is collected:

Q1 a) Identification and verification information (for both natural and legal persons and BOs of legal persons) as set out in Section 4 of the Implementing Procedures.	*Choose only one option:* • No • Yes- when risk is not low • Yes- only when risk is high • Yes - always *or choose one of:* • Not Applicable
Q2 b) Where applicable, identification and verification of persons acting on behalf of the customer, including ensuring that persons are duly authorised in writing	*Choose only one option:* • No • Yes- when risk is not low • Yes- only when risk is high • Yes - always *or choose one of:* • Not Applicable
Q3 c) Information on the PEP status of the customer and of the beneficial owner, where applicable.	*Choose only one option:* • No • Yes- when risk is not low • Yes- only when risk is high • Yes - always *or choose one of:* • Not Applicable
Q4 d) Information on the overall wealth of the customer (nature of activities conducted and corresponding level of income or turnover or other income streams)	*Choose only one option:* • No • Yes- when risk is not low • Yes- only when risk is high • Yes - always *or choose one of:* • Not Applicable

Q5 e) Information on the expected source and origin of the funds and / or assets transacted by the customer / on behalf of the customer	*Choose only one option:* • No • Yes- when risk is not low • Yes- only when risk is high • Yes - always *or choose one of:* • Not Applicable

Customer Acceptance and Risk Assessment (15)

Q6

Does your entity appropriately identify all customers, prior to entry in the casino?

According to the PMLFTR, a casino licensee must not allow any person to enter the casino unless such person has been satisfactorily identified pursuant to the provisions of the Gaming Act.

Choose only one option:

- No
- Yes, sometimes
- Yes, most of the times
- Yes, always

Customer Acceptance and Risk Assessment (16)

Q7

Does your entity undertake Customer Due Diligence on all customers carrying out transactions, (individual or cumulative) that amount to or exceed €2,000?

In terms of Regulation 9(1) of the PMLFTR, CDD measures should be applied when customers carry out transactions that amount to or exceed two thousand euro (€2,000). This applies both to business relationships (i.e., when casino or gaming licensees open gaming accounts) as well as when carrying out occasional transactions.

Choose only one option:

- No
- Yes, always upon entry
- Yes, using thresholds

Customer Acceptance and Risk Assessment (18)

Q8

Do your entity's policies and procedures require, that the identity of a person exchanging chips or tokens to the value of €2,000 or more, is matched and reconciled to the identity of the person acquiring chips or tokens, and to the respective winnings of the said person made while playing at the casino?

According to the PMLFTR, a casino licensee has to ensure that the particulars relating to the identity of a person exchanging chips or tokens to the value of €2,000 or more is matched with, and cross referred to, the particulars relating to the identity of the person exchanging cash, cheques or bank drafts, or making a credit or debit card payment in exchange for chips or tokens, and shall further ensure that chips or tokens are derived from winnings made whilst playing a game or games at the casino whether a person carries out transactions which are individually for an amount of less than €2,000 but which in aggregate equal or exceed such amount or in any one gaming session.

Choose only one option:

- No
- Yes, sometimes
- Yes, most of the times
- Yes, always

Customer Acceptance and Risk Assessment (20.Gaming)

Where a business relationship is formed, please indicate whether your entity collects the following for all customers and/or prospective customers:

Q9 a) Identification and verification information (for both natural and legal persons and BOs of legal persons) as set out in Section 4 of the Implementing Procedures.	*Choose only one option:* • Only for high risk • No • Yes, always • Yes, when the risk is higher than low
Q10 b) Information on the PEP status of the customer and of the beneficial owner, where applicable.	*Choose only one option:* • Only for high risk • No • Yes, always • Yes, when the risk is higher than low
Q11 c) Information on the overall wealth of the customer (nature of activities conducted and corresponding level of income or turnover or other income streams)	*Choose only one option:* • Only for high risk • No • Yes, always • Yes, when the risk is higher than low
Q12 d) Information on the expected source and origin of the funds and / or assets transacted by the customer / on behalf of the customer, including any VFAs used by the customer to finance intial operations	*Choose only one option:* • Only for high risk • No • Yes, always • Yes, when the risk is higher than low
Q13	*Choose only one option:*

e) Information on the expected frequency, the geographical origin of the source of funds, and or size of the transactions and cash flows	• Only for high risk • No • Yes, always • Yes, when the risk is higher than low

Customer Acceptance and Risk Assessment (48)

Q14

Does your entity have policies and procedures in place to carry out Customer Due Diligence measures on junket leaders and / or similar operators?

Junket' means an arrangement the purpose of which is to induce any person resident outside Malta, selected or approved for participation therein, to come to a gaming premises in possession of a concession issued by Government for the purpose of playing licensable games and pursuant to which, and as a consideration for which, any or all of the costs of transportation, food, lodging, and entertainment for the said person is directly or indirectly paid by the authorised person operating the gaming premises.

Choose only one option:

- Yes
- No

Customer Acceptance and Risk Assessment (61.LBC)

Q15

Are customers subject to adverse media screening at onboarding or upon reaching the €2000 deposit threshold?

Choose only one option:

- Yes
- No

Customer Acceptance and Risk Assessment (61.5)

Q16

Does your PEP screening process allow for fuzzy logic/matching technology?

Fuzzy Logic/ Matching technology are tools which give the user the ability to match one name where the contents of the information being screened is not identical, but the spelling, pattern or sound is a close match to the contents combined on a list used for screening

Choose only one option:

- Yes
- No

or choose one of:

- Not Applicable

Customer Acceptance and Risk Assessment (64)

What measures are utilised to determine the PEP status of a customer and, where applicable, their beneficial owners?

Q17 a) Rely on publicly available information	*Choose only one option:* • Yes • No
Q18 b) Obtain information directly from the customer and/or, where applicable, beneficial owner	*Choose only one option:* • Yes • No
Q19 c) Use commercial databases	*Choose only one option:* • Yes • No

Customer Acceptance and Risk Assessment (65)

Q20

Does your entity make use of social media as a source to obtain and/or corroborate customer information?

Choose only one option:

- Yes
- No

Customer Acceptance and Risk Assessment (67)

Q21

Do the policies and procedures allow for a variation of the timing of Customer Due Diligence for lower risk customers, and where Simplified Due Diligence may be applied?

Choose only one option:

- Yes
- No

Customer Acceptance and Risk Assessment (68)

If variation in the timing of Customer Due Diligence is permitted as indicated above, what pre-determined triggering criteria is applied?

Q22 a) Transaction customer activity threshold	*Choose only one option:* • Yes • No *or choose one of:* • Not Applicable

Q23 b) Pre-determined time frame	*Choose only one option:* • Yes • No *or choose one of:* • Not Applicable
Q24 c) Prior to completion of service provided	*Choose only one option:* • Yes • No *or choose one of:* • Not Applicable

Customer Acceptance and Risk Assessment (77)

Q25

How many customers were refused at onboarding, initially or upon conduct of Customer Risk Assessment or provide services to, for AML / CFT reasons during the prior calendar year?

or choose one of:

- Not Available

Customer Acceptance and Risk Assessment (79)

Q26

Do policies and procedures require additional due diligence to be applied when a customer requests to make use of a cheque cashing facility?

Cheque-cashing facility means a facility provided by a casino operator where chips or chip purchase vouchers are issued by the casino operator to a patron in exchange for a cheque payable to the casino operator which has not been deposited with and cleared by an authorised bank.

Choose only one option:

- Yes
- No

or choose one of:

- Not Applicable

Customer Acceptance and Risk Assessment (85)

How often is the Customer Risk Assessment reviewed for the following:

Q27 a) Low risk Customers	*Choose only one option:* • Immediately upon material change

	• Annually • Every 2-3 years • More than every 3 years • Never • Less than 1 year • Trigger event based *or choose one of:* • Not Applicable
Q28 b) Medium Risk Customers	*Choose only one option:* • Immediately upon material change • Annually • Every 2-3 years • More than every 3 years • Never • Less than 1 year • Trigger event based *or choose one of:* • Not Applicable
Q29 c) High Risk Customers	*Choose only one option:* • Immediately upon material change • Annually • Every 2-3 years • More than every 3 years • Never • Less than 1 year • Trigger event based *or choose one of:* • Not Applicable

Customer Acceptance and Risk Assessment (86)

Q30

Do the policies and procedures require the performance of periodic reviews on Customer Due Diligence information, and/or documentation on the basis of customer risk rating, where a business relationship is present?

Periodic reviews are part of ongoing monitoring which is an obligation in respect to business relationships.

Choose only one option:

- Yes
- No

or choose one of:

- Not Applicable

Ongoing Monitoring / Transaction Scrutiny

Ongoing Monitoring / Transaction Scrutiny (0.25)

Q1

Does your entity monitor transactions?

Monitoring system refers to the system utilised by the entity to screen transactions as specified in IPs. Unless otherwise stated, the monitoring system refers to both manual and automated systems.

Choose only one option:

- Yes
- No

or choose one of:

- Not Available

Ongoing Monitoring / Transaction Scrutiny (0.5)

Q2

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

Choose only one option:

- Yes
- No

or choose one of:

- Not Available

Ongoing Monitoring / Transaction Scrutiny (1)

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

Q3 a) High Risk Customers *The obligation to review information held on customer files is restricted to those instances where a business relationship is formed. The PMLFTR state that for a business relationship to exist it must satisfy 3 important cumulative elements:* *a) the relationship must be of a business, professional or commercial nature between 2 or more persons;* *b) at least one of the persons involved in the relationship must be a subject person; and* *c) the relationship has, or is expected to have at the time when the contact is established, an element of duration.* *The interpretation of Beneficial Owners should be applied in accordance with the PMLFTR and the guidance in the IPs. Regulation 2(1) of the PMLFTR defines a beneficial owner as:* *a) any natural person or persons who ultimately owns or controls the customer; and / or*	*Choose only one option:* • As necessary but at least annually • Annually • Every 18 months • Every 2-3 years • More than every 3 years • Never

b) the natural person or persons on whose behalf a transaction or activity is being conducted. With respect to trusts and similar legal arrangements reference to beneficial owner should extend to settlor / protector / trustee / beneficiaries / any other natural person actually exercising effective control over the trust. *The N/A option should be only selected by subject persons who do not have business relationships but only occasional transactions*	*or choose one of:* • Not Applicable • Not Available
Q4 b) Medium Risk Customers *The obligation to review information held on customer files is restricted to those instances where a business relationship is formed. The PMLFTR state that for a business relationship to exist it must satisfy 3 important cumulative elements:* *a) the relationship must be of a business, professional or commercial nature between 2 or more persons;* *b) at least one of the persons involved in the relationship must be a subject person; and* *c) the relationship has, or is expected to have at the time when the contact is established, an element of duration.* *The interpretation of Beneficial Owners should be applied in accordance with the PMLFTR and the guidance in the IPs. Regulation 2(1) of the PMLFTR defines a beneficial owner as:* *a) any natural person or persons who ultimately owns or controls the customer; and / or* *b) the natural person or persons on whose behalf a transaction or activity is being conducted.* *With respect to trusts and similar legal arrangements reference to beneficial owner should extend to settlor / protector / trustee / beneficiaries / any other natural person actually exercising effective control over the trust.* *The N/A option should be only selected by subject persons who do not have business relationships but only occasional transactions*	*Choose only one option:* • As necessary but at least annually • Annually • Every 18 months • Every 2-3 years • More than every 3 years • Never *or choose one of:* • Not Applicable • Not Available
Q5 c) Low Risk Customers *The obligation to review information held on customer files is restricted to those instances where a business relationship is formed. The PMLFTR state that for a business relationship to exist it must satisfy 3 important cumulative elements:* *a) the relationship must be of a business, professional or commercial nature between 2 or more persons;* *b) at least one of the persons involved in the relationship must be a subject person; and* *c) the relationship has, or is expected to have at the time when the contact is established, an element of duration.* *The interpretation of Beneficial Owners should be applied in accordance with the PMLFTR and the guidance in the IPs. Regulation 2(1) of the PMLFTR defines a beneficial owner as:* *a) any natural person or persons who ultimately owns or controls the customer; and / or* *b) the natural person or persons on whose behalf a transaction or activity is being conducted.* *With respect to trusts and similar legal arrangements reference to beneficial owner should extend to settlor / protector / trustee / beneficiaries / any other natural person actually exercising effective control over the trust.* *The N/A option should be only selected by subject persons who do not have business relationships but only occasional transactions*	*Choose only one option:* • As necessary but at least annually • Annually • Every 18 months • Every 2-3 years • More than every 3 years • Never *or choose one of:* • Not Applicable • Not Available

Ongoing Monitoring / Transaction Scrutiny (9)

Q6

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

"Fully Automated" refers to relying on automated systems that require little or no human intervention. "Partially Automated" refers to relying on automated systems requiring human intervention regularly, whilst "Manual" refers to relying on control system data, manual / scheduled reports and intensive employee intervention.

Choose only one option:

- Fully automated
- Partially automated
- Manual

or choose one of:

- Not Applicable

Ongoing Monitoring / Transaction Scrutiny (10)

Q7

Which techniques are utilised to monitor customer activity?

Profiling Techniques' refers to the process of construction and application of user profiles generated through the analysis of data. This typically relates to the use of algorithms or other mathematic techniques that allow for the discovery of patterns or correlation in large quantities of data. When these patterns or correlations are used to identify or represent persons, they are referred to as profiles. 'Rule-based criteria' refers to a set of pre-established rules that are applied in a system. The monitoring system will take a pre-defined action (flag, block etc.) on any transaction / activity that meets the criteria within the rule/s.

Choose only one option:

- None
- Profiling Techniques
- Rule-based Criteria
- Both

or choose one of:

- Not Applicable

Ongoing Monitoring / Transaction Scrutiny (11)

Q8

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

Choose only one option:

- Twice or more within a year
- Annually
- Less frequent than annually
- Never

or choose one of:

- Not Applicable

Ongoing Monitoring / Transaction Scrutiny (12)

Q9

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

Choose only one option:

- Post Event
- Real-time
- Combination of both

or choose one of:

- Not Applicable

Ongoing Monitoring / Transaction Scrutiny (15)

Q10

Does your entity have an expected transaction profile for every customer?

An expected transaction profile is created on the basis of information obtained at the customer onboarding stage, and throughout the business relationship in order to establish a profile of the expected activity for a particular customer.

Choose only one option:

- No
- Not Always
- Yes

or choose one of:

- Not Applicable

Ongoing Monitoring / Transaction Scrutiny (17)

Q11

Is additional information and/or documentation requested when transactions do not match the customer profile?

Choose only one option:

- Yes
- No

or choose one of:

- Not Applicable

Ongoing Monitoring / Transaction Scrutiny (22)

Q12

Is your entity aware if any of the customers had and/or has assets frozen, confiscated or seized (due to AML/CFT considerations)?

For Business Relationships, the respondents are required to consider this question for both prior the establishment of the business relationship and throughout the course of the business relationship, whilst for occasional Transactions, the respondents are required to consider this question for prior to the commencement of the occasional transaction. Respondents are required to select "Yes", if any of their customers has been served a freezing order.

Choose only one option:

- Yes
- No

or choose one of:

- Not Applicable

Ongoing Monitoring / Transaction Scrutiny (23)

Is the monitoring system based on:

Q13 a) The characteristics of the products and services offered	*Choose only one option:* • Yes • No *or choose one of:* • Not Applicable
Q14 b) The characteristics of the customers	*Choose only one option:* • Yes • No *or choose one of:* • Not Applicable
Q15 c) The characteristics of the relevant countries and geographical areas	*Choose only one option:* • Yes • No *or choose one of:* • Not Applicable
Q16 d) The characteristics of the distribution channels used	*Choose only one option:* • Yes • No *or choose one of:* • Not Applicable
Q17 e) The payment method/payment transaction used by the customer	*Choose only one option:* • Yes • No *or choose one of:* • Not Applicable

Q18 f) Other factors	*Choose only one option:* • Yes • No *or choose one of:* • Not Applicable

Ongoing Monitoring / Transaction Scrutiny (25)

Q19

If the monitoring system is based on "Other factors" please provide a description of the factors.

or choose one of:

- Not Applicable

Ongoing Monitoring / Transaction Scrutiny (25.5)

Q20

Are customers and/or beneficial owners subject to periodic adverse media screening on a risk sensitive basis?

Choose only one option:

- No
- Yes, for high risk customers only
- Yes, when risk is not low
- Yes, always

Ongoing Monitoring / Transaction Scrutiny (39)

Q21

Is your entity's monitoring system able to detect, or produces alerts, to detect high spenders?

Choose only one option:

- Yes
- No

or choose one of:

- Not Applicable

Ongoing Monitoring / Transaction Scrutiny (40)

Q22

Is your entity's monitoring system able to detect players whose spending patterns are disproportionate to the entity's understanding of the player's financial resources and expected transaction profile?

Choose only one option:

- Yes
- No

Ongoing Monitoring / Transaction Scrutiny (41)

Q23

Does your entity have measures in place to detect the opening of multiple accounts by the same customer?

Choose only one option:

- Yes
- No

Ongoing Monitoring / Transaction Scrutiny (42)

Q24

Does your entity have measures in place to detect the expiry of due diligence documentation and any conflicting information in relation to customer data?

Choose only one option:

- Yes
- No

Ongoing Monitoring / Transaction Scrutiny (43)

Q25

Does your entity have measures in place to be able to detect collusion between players?

Choose only one option:

- Yes
- No

Ongoing Monitoring / Transaction Scrutiny (47)

Q26

How many customer relationships were terminated, blocked, suspended or were otherwise, provided limited services for AML / CFT related reasons, during the prior calendar year?

or choose one of:

- Not Applicable
- Not Available

Internal Audit / Independent Testing

Internal Audit / Independent Testing (0.5)

Q1

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

Regulation 5(5)(d) of the PMLFTR provides that "every subject person shall implement, where appropriate with regard to the size and nature of the business, an independent audit function to test the internal measures, policies, controls and procedures". Section 3.4 of the Implementing Procedures explain that the subject person need not create an internal audit function, but it is possible for the subject person to engage an external consultant, independent of the subject person to evaluate the adequacy of the same. This task may also be assigned internally to a person other than the MLRO, or anyone else involved in the implementation or operation of the subject person's AML / CFT compliance programme.

Choose only one option:

- Never
- During the prior calendar year
- Between 1 and 2 years
- Between 2 and 3 years
- More than 3 years ago

Internal Audit / Independent Testing (0.75)

Q2

In the last internal audit, was compliance with the AML/CFT regulations subject to a review?

Choose only one option:

- Yes
- No

Internal Audit / Independent Testing (1)

Q3

Given the size and nature of the business, was an officer appointed at management level to monitor the day-to-day implementation of AML / CFT measures, policies, controls and procedures?

Where the subject person is a sole practitioner and the appointed officer is themselves, they may choose to select the option "No, MLRO has taken this role"

Choose only one option:

- No, the MLRO has taken this role
- Yes, another officer at management level appointed
- Considered but not required
- Not considered

Internal Audit / Independent Testing (3)

Q4

Given the size and nature of the business, was an independent audit function appointed to test the AML / CFT measures, policies, controls and procedures?

The PMLFTR requires subject persons to consider whether, given the size and nature of their business, the conduct of ongoing monitoring on one's own measures, policies, controls and procedures needs to be strengthened through:

(a) the appointment of an officer at management level whose duties are to include monitoring of the day-to-day implementation of the measures, policies, controls and procedures adopted by the subject person; and

(b) the implementation of an independent audit function to test the said internal measures, policies, controls and procedures from time to time.

The latter need not necessarily result in the creation of an internal audit function, since it is possible for the subject person to engage an external consultant independent of the subject person to evaluate the adequacy of its internal controls, policies and procedures. Alternatively, the subject person may assign this task internally to a person other than the MLRO or anyone else involved in the implementation or operation of the subject person's AML / CFT compliance programme

Choose only one option:

- Yes, independent officer at management level
- Yes, external consultant
- Yes, internal audit function

or choose one of:

- Not Applicable

Internal Audit / Independent Testing (4)

Q5

What is the frequency of audits carried out by the independent audit function?

Choose only one option:

- Quarterly
- Half Yearly
- Annually
- Between 1-3 years
- Every 3 or more years
- As needed
- No Reviews performed

or choose one of:

- Not Applicable

Internal Audit / Independent Testing (6)

Q6

What was the overall result of the last audit carried out?

The overall result should consider the compliance with AML / CFT regulations

Choose only one option:

- Satisfactory
- Satisfactory but improvements required
- Unsatisfactory

or choose one of:

- Not Applicable

Internal Audit / Independent Testing (7)

Q7

How many "high risk" audit issues were identified in the latest audit report?

The audit issues should consider the compliance with AML / CFT regulations

"High risk" audit issues' indicate that there are weaknesses in the process that present risk exposure to the subject person under review, in terms of compliance with AML / CFT regulations. The significance of these weaknesses requires attention by senior management, and makes it imperative to remediate such weaknesses.

or choose one of:

- Not Applicable
- Not Available

Internal Audit / Independent Testing (8)

Q8

How many "high risk" audit issues are currently open?

The number of audit issues currently open should consider the compliance with AML / CFT regulations

or choose one of:

- Not Applicable
- Not Available

Internal Audit / Independent Testing (9)

Q9

When were the most recent independent testing on the monitoring systems carried out in terms of their compliance with AML / CFT regulation?

Choose only one option:

- Between 1-2 years ago
- Less than 1 year ago
- More than 2 years ago
- Never before

or choose one of:

- Not Applicable
- Not Available

Internal Audit / Independent Testing (10)

Q10

Was a defined policy or procedure for testing the quality of the outsourced tasks drawn up, if a third party was outsourced in carrying out any applicable AML/CFT obligations?

A third pary refers to both within or outside the group.

Choose only one option:

- Yes
- No

or choose one of:

- Not Applicable

Internal Audit / Independent Testing (12)

Q11

When was the last time your entity formally assessed the quality of the services provided to your entity by your outsourced service provider, both within and outside the group?

Choose only one option:

- Within the last 3 months
- Within the last 6 months
- Within the last 12 months
- Within the last 2 years
- Within the last 3 years
- Over 3 years ago
- Never

or choose one of:

- Not Applicable

Reporting

Reporting (2)

Q1

How many Suspicious Transaction Reports (STRs), and/or Suspicious Activity Reports (SARs), were submitted to the FIAU during the previous calendar year?

or choose one of:

- Not Available

Reporting (3)

Q2

Please list the number of alerts generated as a result of unusual activity or transactions during the prior calendar year.

Alerts refer to instances of unusual activity that is highlighted by the systems or employees. This should therefore include your answer to question "How many alerts were generated by the monitoring system during the prior calendar year?"

or choose one of:

- Not Available

Reporting (4)

Q3

How many internal suspicious reports were raised during the previous calendar year?

The figure reported should include all those reports escalated to the MLRO for determination as to whether an STR should be filed with the FIAU. It is not limited to those internal reports linked to the alerts generated through transaction monitoring and subsequently escalated to the MLRO.

or choose one of:

- Not Available

Reporting (5)

Q4

From the internal reports raised in the previous calendar year, how many cases are still open?

An internal report is considered as still open, when the MLRO has not yet concluded as to whether an STR is to be filed with the FIAU, or otherwise. The 'Not Applicable' answer is only to be used when the subject person replied '0' to the

question: How many internal suspicious reports were raised during the prior calendar year?

or choose one of:

- Not Applicable
- Not Available

Reporting (9)

Q5

Were there any internal reports or alerts received during the prior calendar year which were analysed by the MLRO, but did not instigate a Suspicious Transaction Report (STR)?

Subject persons are required to answer this question even if internal reports are not raised, as the subject person is a sole practitioner.

Choose only one option:

- No, none instigated STRs,
- Yes, less than 10
- Yes, more than 10
- No,all instigated STRs

or choose one of:

- Not Applicable
- Not Available

Reporting (10)

Q6

Did your entity maintain records of all internal reports raised during the prior calendar year, and the analysis conducted thereon?

The internal reporting procedures of a subject person should set out the steps to be followed when one of its employees knows or suspects that a person, or a transaction is connected to ML / FT. The procedures should clearly state that when an employee has any such information, they are to report the matter to the MLRO without delay. Internal reports should be submitted in writing, preferably using a standard template, together with all relevant information and documentation available to the employee, so as to assist the MLRO to determine how best to proceed. Following the receipt of an internal STR, the MLRO may conclude, for justifiable reasons that the report does not give rise to knowledge or suspicion of money laundering. In such cases, the MLRO should keep a copy of the internal STR together with the rationale of why the report did not warrant a submission to the FIAU. It is the MLRO's responsibility to consider internal reports of ML and decide if there is sufficient grounds for suspicion to file an STR.

Choose only one option:

- No
- Only internal reports maintained
- Yes, internal report & analysis maintained

Reporting (11)

Q7

In those instances where a Suspicious Transaction Report (STR) was not submitted to the FIAU, were the reasons and analysis of non-submission documented on file?

Choose only one option:

- No internal reports submitted
- Reasons are not documented
- Yes, most of the time
- Yes, reasons are always retained

or choose one of:

- Not Applicable

Reporting (13)

Q8

How many requests for information from Maltese authorities did your entity receive about any of your customers during the prior calendar year?

The term 'Maltese authorities' refers to: Financial Intelligence Analysis Unit (FIAU), Malta Financial Services Authority (MFSA), Malta Gaming Authority (MGA), The Malta Police Force, Sanctions Monitoring Board (SMB) and the Asset Recovery Bureau. Reference to customers is made with respect to current clients (active or inactive), customers who no longer have a business relationship with the entity and those for whom an occasional transaction was carried out

or choose one of:

- Not Available

AML / CFT Training

AML / CFT Training (1)

AML / CFT related training makes reference to Maltese regulations, including in relation to the PMLA, PMLFTR and Implementing Procedures

Q1

How often do any relevant staff of the entity attend AML / CFT related training?

"Relevant staff" refers to employees and other company officials whose duties include the handling of either 'relevant financial business' or 'relevant activity' (as defined in the PMLFTR), irrespective of their level of seniority. This includes:

(a) directors;

(b) senior management;

(c) the MLRO and designated employee(s);

(d) compliance staff; and

(e) all members of staff involved in the activities of the subject person that fall within the definition of 'relevant financial business' and 'relevant activity'.

The term 'employees' should not only refer to individuals who have a contract of employment with the subject person, but should be interpreted to also include individuals who are engaged by the subject person to carry out aspects of its business involving 'relevant activity' or 'relevant financial business' (such as temporary / contract staff / self-employed persons). The training should be relevant to the respective employees' specific responsibilities and functions within that subject person.

Choose only one option:

- Monthly
- Quarterly
- Annually
- Between 1-3 years
- More than 3 years
- As needed but at least annually

AML / CFT Training (4)

Q2

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

"Staff" refers to employees, and other company officials whose duties include the handling of either relevant financial business or relevant activity (as defined in the PMLFTR), irrespective of their level of seniority.

'Not applicable' option should be chosen in instances where staff is not employed within the subject person's operations.

or choose one of:

- Not Applicable
- Not Available

AML / CFT Training (5)

Q3

Please provide the % of staff outside the AML / CFT unit that completed AML / CFT training throughout the prior calendar year.

"Staff" refers to employees, and other company officials whose duties include the handling of either relevant financial business or relevant activity (as defined in the PMLFTR), irrespective of their level of seniority. Self-employed persons who principally work for the entity should all be included in your response.

'Not applicable' option should be chosen in instances where staff is not employed within the subject person's operations.

or choose one of:

- Not Applicable
- Not Available

AML / CFT Training (6)

Q4

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

or choose one of:

- Not Available

AML / CFT Training (7)

Q5

Is the training program uniformly applied to all staff equally, or is it differentiated according to their duties?

Not applicable' option should be chosen in instances where staff is not employed within the subject person's operations.

Choose only one option:

- Tailor made, depending on the duties of the employees
- The same for all employees

or choose one of:

- Not Applicable

AML / CFT Training (8)

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

Q6	*Choose only one option:*

a) specific Maltese AML / CFT regulations (PMLA, PMLFTR, IPs) *Outsourced providers staff' makes reference to the individuals directly involved in assisting the subject person with AML / CFT measures*	• Yes • No *or choose one of:* • Not Applicable
Q7 b) AML / CFT policies and procedures relating to the subject person *Outsourced providers staff' makes reference to the individuals directly involved in assisting the subject person with AML / CFT measures*	*Choose only one option:* • Yes • No *or choose one of:* • Not Applicable

AML / CFT Training (16)

Q8

Are all employees, who are new to their job function, required to take AML/CFT training within a specified timeframe?

Not applicable' option should be chosen in instances where staff is not employed within the subject person's operations.

Choose only one option:

- No
- Yes, within 1 month
- Yes, within 3 months
- Yes, within 6 months
- Yes, within 1 year

or choose one of:

- Not Applicable
- Not Available

AML / CFT Training (20)

Q9

How many hours of AML/CFT related training has the MLRO attended in the prior calendar year?

Self-employed persons who principally work for the subject person should considered as MLRO.

or choose one of:

- Not Applicable

Record Keeping

Record Keeping (1)

Q1

Does your entity have policies and procedures in place to comply with the record keeping obligations arising from the PMLFTR?

Chapter 9 - Recordkeeping Procedures of the IPs states that subject persons must have procedures in place and apply the same, so as to ensure that the following records are maintained:

a) records of the actions taken to adopt and implement the risk-based approach;

b) the CDD information and documents obtained for identification and verification of identity purposes;

c) records containing details relating to the business relationship that is formed and all transactions carried out in the course of a business relationship or an occasional transaction;

Subject persons should also retain the following records required as evidence of compliance with the PMLFTR and for statistical purposes:

a) internal reports made to the MLRO;

b) a record of any written determinations made by the MLRO and the designated employee, including the reasons for not filing an STR with the FIAU;

c) STRs made by the subject person to the FIAU and any follow-up submissions made in connection thereto;

d) a record of AML / CFT training attended by sole practitioners / provided to employees;

e) records of conduct certificates or other documentation obtained in carrying out employee screening;

f) records of any outsourcing agreements entered into and other documentation that provides evidence of the subject person's adherence to its obligations under Chapter 6 of these Implementing Procedures, Part I;

g) records of any reliance agreements entered into and of any related assessments undertaken on the other subject person or third party in terms; and

h) other important records, including: any reports by the MLRO, records of consideration of those reports made to senior management and of any action taken as a consequence thereof, records of any internal audit reports or assessments dealing with AML / CFT issues, and any other records that are necessary to demonstrate compliance with the obligations under the PMLA, the PMLFTR and any Implementing Procedures.

Subject persons are required to maintain records for a period of 5 years, however in specific cases subject persons may be requested to retain their records for longer periods. The 5 year retention period commences from the date on which the business relationship is terminated or the occasional transaction is carried out

Choose only one option:

- Yes
- No

Record Keeping (2)

Q2

Upon request from the FIAU or any Supervisory Authority, is your entity in a position to retrieve the requested information within the requested deadline?

Chapter 9 - Recordkeeping Procedures of the IPs states that subject persons must have procedures in place and apply the same, so as to ensure that the following records are maintained:

a) records of the actions taken to adopt and implement the risk-based approach;

b) the CDD information and documents obtained for identification and verification of identity purposes;

c) records containing details relating to the business relationship that is formed and all transactions carried out in the course of a business relationship or an occasional transaction;

Subject persons should also retain the following records required as evidence of compliance with the PMLFTR and for statistical purposes:

a) internal reports made to the MLRO;

b) a record of any written determinations made by the MLRO and the designated employee, including the reasons for not filing an STR with the FIAU;

c) STRs made by the subject person to the FIAU and any follow-up submissions made in connection thereto;

d) a record of AML / CFT training attended by sole practitioners / provided to employees;

e) records of conduct certificates or other documentation obtained in carrying out employee screening;

f) records of any outsourcing agreements entered into and other documentation that provides evidence of the subject person's adherence to its obligations under Chapter 6 of these Implementing Procedures, Part I;

g) records of any reliance agreements entered into and of any related assessments undertaken on the other subject person or third party in terms; and

h) other important records, including: any reports by the MLRO, records of consideration of those reports made to senior management and of any action taken as a consequence thereof, records of any internal audit reports or assessments dealing with AML / CFT issues, and any other records that are necessary to demonstrate compliance with the obligations under the PMLA, the PMLFTR and any Implementing Procedures. Subject persons are required to maintain records for a period of 5 years, however in specific cases subject persons may be requested to retain their records for longer periods.

The 5 year retention period commences from the date on which the business relationship is terminated or the occasional transaction is carried out

Choose only one option:

- Yes
- No

Customers

Customers (2.Gaming)

Q1

Please list the total number of customers with whom the Company has had an active account as at the end of the prior calendar year, irrespective on whether or not they reached the €2,000 deposit threshold.

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 refers to active customers as at the end of the prior calendar year. Where a subject person offers more than one service 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

Active customer accounts includes all customers whose account is not suspended, closed, terminated or considered inactive (Inactive customers are customers who have either been categorised as such by the entity due to them not having visited the establishment, for a period of one calendar year or whose account has become inactive for whatever reason. This includes customers who are under self-exclusion or ban applied by the customer or the Company).

Customers (2.5)

Q2

Please list the total number of the customers with whom your entity has an active business relationship or have transacted in the (last 6 months of the) prior calendar year?

or choose one of:

- Not Applicable
- Not Available

Customers (2.5.Gaming)

Q3

Please list the total number of customers with whom the Company has had an active account and that have reached the €2,000 deposit threshold, as at the end of the prior calendar year.

Customers (3.Gaming)

Q4

Out of the above listed customers, please indicate the total number of customers that have transacted in the last 6 months of the previous calendar year?

Customers (5.Gaming)

Q5

Please indicate the total number of customers who had surpassed the Euro 2,000 deposits and had their accounts suspended during the prior calendar year

Customers (15)

Q6

During the prior calendar year, what % of your entity's customers were habitual customers?

or choose one of:

- Not Applicable
- Not Available

Customers (16)

Q7

During the prior calendar year, what % of your entity's customers were non-habitual customers?

or choose one of:

- Not Applicable
- Not Available

Customers (16.5)

Q8

During the prior calendar year, what % of your entity's customers were junkets?

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:

Q9

Wire Transfers (Bank Transfers)

or choose one of:

- Not Applicable
- Not Available

Funding Methods (Customers) (2)

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

Q10

Cash

or choose one of:

- Not Applicable
- Not Available

Funding Methods (Customers) (3)

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

Q11

Debit Cards

Funding methods refers to the payment sources from where the funds for payment transactions were received. Customers using debit / credit cards issued by financial institutions other than banks should also be included in calculation of customers required for this question.

or choose one of:

- Not Applicable
- Not Available

Funding Methods (Customers) (4)

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

Q12

Credit Cards / Prepaid Cards / Vouchers

or choose one of:

- Not Applicable
- Not Available

Funding Methods (Customers) (5)

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

Q13

Cheques

or choose one of:

- Not Applicable
- Not Available

Funding Methods (Customers) (6)

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

Q14

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 Applicable
- Not Available

Funding Methods (Customers) (9)

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

Q15

Virtual Financial Assets

Virtual digital assets (virtual currencies) are a digital representation of value that can be digitally traded and functions as: (1) a medium of exchange; and/or (2) a unit of account; and/or (3) a store of value, but does not have legal tender status (i.e. when tendered to a creditor, is a valid and legal offer of payment) in any jurisdiction. Virtual currencies are not issued nor guaranteed by any jurisdiction, and fulfils the above functions only by agreement within the community of users of the virtual assets. Virtual currencies are distinct from e-money, which is a digital representation of fiat currency used to electronically transfer value denominated in fiat currency. Digital currency can mean a digital representation of either virtual currency (non-fiat) or e-money (fiat) and thus is often used interchangeably with the term 'virtual currency'

or choose one of:

- Not Applicable
- Not Available

Customer Type (31)

Of the total number of active customers, please specify the % of:

Q16

a) customers rated as high risk

The risk rating of your customers should be as at the end of the prior calendar period. The risk rating should reflect the result of the latest customer risk assessment as carried out in line with the policies and procedures.

or choose one of:

- Not Available

Customer Type (32)

Of the total number of active customers, please specify the % of:

Q17

b) customers rated as medium risk

The risk rating of your customers should be as at the end of the prior calendar period. The risk rating should reflect the result of the latest customer risk assessment as carried out in line with the policies and procedures.

or choose one of:

- Not Available

Customer Type (33)

Of the total number of active customers, please specify the % of:

Q18

c) customers rated as low risk

The risk rating of your customers should be as at the end of the prior calendar period. The risk rating should reflect the result of the latest customer risk assessment as carried out in line with the policies and procedures.

or choose one of:

- Not Available

Customer Type (36)

Q19

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)

Q20

Please specify the additional risk rating/s.

or choose one of:

- Not Applicable

Customer Type (39)

Q21

What % of the customer base had Simplified Due Diligence applied, given that their risk was classified as low?

or choose one of:

- Not Available

Customer Type (40)

Q22

What % of the customer base are considered VIP customers, as defined by the policies and procedures?

The player classification status of VIP is widely used across the remote gaming industry. There is, however, no standard industry definition of what constitutes a VIP. Respondents are required to reply to this question on the basis of their own internal classification, as drawn up by the Company's procedures.

or choose one of:

- Not Applicable
- Not Available

Customer Type (41)

Q23

Does the entity allow its customers to hold multiple accounts within its approved premises?

Choose only one option:

- Yes
- No

Customer Type (42)

Q24

Does the entity allow its customers access to its multiple approved premises?

Choose only one option:

- Yes
- No

Customer Type (43)

Q25

Please list the total number of customers who during the prior calendar year, deposited funds from their account without any game play.

or choose one of:

- Not Available

Customer Type (43.5)

Q26

Please list the total number of customers who during the prior calendar year, withdrew funds from their account without any game play.

or choose one of:

- Not Available

PEPs (1)

PEPs refers to Politically Exposed Persons

Q27

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?

Politically Exposed Persons or PEPS are defined in the Regulation 2 of the PMLFTR and as further designated in the Government Gazette no. 20,602 published on 6 April, 2021 [vide https://govcms.gov.mt/en/Government/DOI/Government%20Gazette/Documents/2021/04/Government%20Gazette%20-%206th%20April.pdf]. In relation to those services specified above (contracts of sale published managing money securities or assets on behalf of clients by way of investment; providing trust or company services; opening or management of bank savings or securities accounts; organization of contributions/funding for the creation operation or management of companies; provision of tax advice).

or choose one of:

- Not Applicable
- Not Available

Products and Services

Products and Services (Gaming) (16)

Please indicate which specific activities were performed by the Company during the prior calendar year and provide the requested information for gaming activities:

Q1

a) Total value (€) of player deposits

Total value of player deposits refer to real money deposits expressed in monetary terms, 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. Average exchange rates may be accessed through the following link: https://www.centralbankmalta.org/average-exchange-rates .

or choose one of:

- Not Applicable
- Not Available

Products and Services (Gaming) (16.5)

Q2

Out of the total value of deposits, what % was done in physical cash

or choose one of:

- Not Applicable
- Not Available

Products and Services (Gaming) (17)

Please indicate which specific activities were performed by the Company during the prior calendar year and provide the requested information for gaming activities:

Q3

b) Total number (#) of player deposits

Total number of player deposits refer to the amount (count of transactions) of real money deposits made by players.

or choose one of:

- Not Applicable
- Not Available

Products and Services (Gaming) (17.5)

Q4

Of the total number, how many deposits involved physical cash

or choose one of:

- Not Applicable
- Not Available

Products and Services (Gaming) (18)

Please indicate which specific activities were performed by the Company during the prior calendar year and provide the requested information for gaming activities:

Q5

c) Total value (€) wagered by players

Total value wagered by players means the total amount of money that was gambled by the player expressed in monetary terms 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. Real money wagers should exclude player incentives, jackpot contributions and bonus wagers. Average exchange rates may be accessed through the following link: https://www.centralbankmalta.org/average-exchange-rates.

or choose one of:

- Not Applicable
- Not Available

Products and Services (Gaming) (19)

Please indicate which specific activities were performed by the Company during the prior calendar year and provide the requested information for gaming activities:

Q6

d) Total number (#) of wagers made by players

Total number of wagers made by players refer to real money wagers. Real money wagers should exclude player incentives, jackpot contributions and bonus wagers.

or choose one of:

- Not Applicable
- Not Available

Products and Services (Gaming) (20)

Please indicate which specific activities were performed by the Company during the prior calendar year and provide the requested information for gaming activities:

Q7

e) Total % of winnings (RTP) for players (%)

Total percentage of winnings (RTP) refers to the % of total player winning calculated on the total value wagered by all players. RTP should be calculated on the real monies won by players and should exclude bonus winnings or other winnings that are not instantly redeemable.

or choose one of:

- Not Applicable
- Not Available

Products and Services (Gaming) (21)

Please indicate which specific activities were performed by the Company during the prior calendar year and provide the requested information for gaming activities:

Q8

f) Total value of winnings (RTP) for players (€)

Total value of winnings (RTP) refers to the value of total player winning 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. RTP should be calculated on the real monies won by players and should exclude bonus winnings or other winnings that are not instantly redeemable. Average exchange rates may be accessed through the following link: https://www.centralbankmalta.org/average-exchange- rates.

or choose one of:

- Not Applicable
- Not Available

Products and Services (Gaming) (21.25)

Q9

g) Total value (€) of player withdrawals

Products and Services (Gaming) (21.3)

Please provide the following information for gaming activities performed by the Company during the prior calendar year:

Q10

a) Total number (#) of winning certificates issued

Products and Services (Gaming) (21.4)

Please provide the following information for gaming activities performed by the Company during the prior calendar year:

Q11

b) Total value (€) of winning certificates issued

Products and Services (Gaming) (21.5)

Q12

Out of the total value of withdrawals, what % was done in physical cash

or choose one of:

- Not Applicable
- Not Available

Products and Services (Gaming) (21.75)

Please indicate which specific activities were performed by the Company during the prior calendar year and provide the requested information for gaming activities:

Q13

Total number (#) of player withdrawals

Total number of player deposits refer to the amount (count of transactions) of real money deposits made by players.

or choose one of:

- Not Applicable
- Not Available

Products and Services (Gaming) (21.8)

Q14

Of the total number, how many withdrawals involved physical cash

or choose one of:

- Not Applicable
- Not Available

Products and Services (Gaming) (22)

Please indicate for gaming vertical - casino (including live casino) the following information for such activities performed by the Company during the prior calendar year:

Q15

a) Total value (€) wagered by players

Total value wagered by players means the total amount of real money that was gambled / bet by the player expressed in monetary terms 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. Real money wagers should exclude player incentives, jackpot contributions, bonus wagers and other player financial incentives. Average exchange rates may be accessed through the following link: https://www.centralbankmalta.org/average-exchange-rates

or choose one of:

- Not Applicable
- Not Available

Products and Services (Gaming) (23)

Please indicate for gaming vertical - casino (including live casino) the following information for such activities performed by the Company during the prior calendar year:

Q16

b) Total value (€) of winnings (RTP) for players

Total value of winnings for player (RTP) refers to the amount of total player winnings 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. Average exchange rates may be accessed through the following link: https://www.centralbankmalta.org/average-exchange-rates

or choose one of:

- Not Applicable
- Not Available

Products and Services (Gaming) (28)

Please indicate for gaming vertical - fixed odds betting including live betting, the following information for such activities performed by the Company during the prior calendar year:

Q17

a) Total value (€) wagered by players

Total value wagered by players means the total amount of real money that was gambled / bet by the player expressed in monetary terms 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. Real money wagers should exclude player incentives, jackpot contributions, bonus wagers and other player financial incentives. Average exchange rates may be accessed through the following link: https://www.centralbankmalta.org/average-exchange-rates

or choose one of:

- Not Applicable
- Not Available

Products and Services (Gaming) (29)

Please indicate for gaming vertical - fixed odds betting including live betting, the following information for such activities performed by the Company during the prior calendar year:

Q18

b) Total value (€) of winnings (RTP) for players

Total value of winnings for player (RTP) refers to the amount of total player winnings 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. Average exchange rates may be accessed through the following link: https://www.centralbankmalta.org/average-exchange-rates

or choose one of:

- Not Applicable
- Not Available

Products and Services (Gaming) (32)

Please indicate for gaming vertical - peer to peer poker, the following information for such activities performed by the Company during the prior calendar year:

Q19

a) Total value (€) wagered by players

Total value wagered by players means the total amount of real money that was gambled / bet by the player expressed in monetary terms 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. Real money wagers should exclude player incentives, jackpot contributions, bonus wagers and other player financial incentives. Average exchange rates may be accessed through the following link: https://www.centralbankmalta.org/average-exchange-rates

or choose one of:

- Not Applicable
- Not Available

Products and Services (Gaming) (33)

Please indicate for gaming vertical - peer to peer poker, the following information for such activities performed by the Company during the prior calendar year:

Q20

b) Total value (€) of winnings (RTP) for players

Total value of winnings for player (RTP) refers to the amount of total player winnings 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. Average exchange rates may be accessed through the following link: https://www.centralbankmalta.org/average-exchange-rates

or choose one of:

- Not Applicable
- Not Available

Products and Services (Gaming) (34)

Please indicate for gaming vertical - peer to peer bingo and other peer-to-peer games, but excluding pool betting, betting exchange and poker, the following information for such activities performed by the Company during the prior calendar year:

Q21

a) Total value (€) wagered by players

Total value wagered by players means the total amount of real money that was gambled / bet by the player expressed in monetary terms 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. Real money wagers should exclude player incentives, jackpot contributions, bonus wagers and other player financial incentives. Average exchange rates may be accessed through the following link: https://www.centralbankmalta.org/average-exchange-rates

or choose one of:

- Not Applicable
- Not Available

Products and Services (Gaming) (35)

Please indicate for gaming vertical - peer to peer bingo and other peer-to-peer games, but excluding pool betting, betting exchange and poker, the following information for such activities performed by the Company during the prior calendar year:

Q22

b) Total value (€) of winnings (RTP) for players

Total value of winnings for player (RTP) refers to the amount of total player winnings 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. Average exchange rates may be accessed through the following link: https://www.centralbankmalta.org/average-exchange-rates

or choose one of:

- Not Applicable
- Not Available

Products and Services (Gaming) (40)

Q23

How many new products were offered in the prior calendar year?

The introduction of new products should be interpreted to refer to the introduction of new gaming verticals that fall within the definition of "relevant activity" during the prior calendar year.

or choose one of:

- Not Applicable
- Not Available

Transactions (0.25)

Q24

Please indicate the total number of single or aggregate deposits in one gaming session in excess of €2,000 during the prior calendar year?

or choose one of:

- Not Available

Transactions (0.5)

Q25

Please indicate the total number of players who affected a single or aggregate deposit in excess of €2,000

or choose one of:

- Not Available

Transactions (1)

Q26

From the total number of deposits, what is the number of single deposits or aggregate deposits in one gaming session amounting to €2,000 or more but less than €9,999 in the prior calendar year?

or choose one of:

- Not Available

Transactions (2)

Q27

From the total number of deposits, what is the number of single deposits or aggregate deposits in one gaming session amounting to €10,000 or more in the prior calendar year?

or choose one of:

- Not Available

Transactions (3)

Q28

From the total number of players, what is the number of players that effected single deposits or aggregate deposits in one gaming session amounting to €2,000 but less that €9,999 in the prior calendar year?

or choose one of:

- Not Available

Transactions (4)

Q29

From the total number of players, what is the number of players that effected single deposits or aggregate deposits in one gaming session amounting to €10,000 or more in the prior calendar year?

or choose one of:

- Not Available

Transactions (5)

Q30

Does your entity pay-out player winnings to player cards (as opposed to cash payouts)?

Respondents should select "Yes" if player winnings are paid in part or in full to player cards. Player cards refer to membership cards which entitle the player for certain rewards (for example, free slot play, complimentary food, invitation to special events, etc).

Choose only one option:

- Yes
- No

Transactions (6)

Q31

If your entity pays out player winnings to player cards what is the amount of total pay-outs that were made to player cards in the prior calendar year?

or choose one of:

- Not Applicable
- Not Available

Transactions (8)

Please provide the following on activity carried out by junket players in the prior calendar year:

Q32

a) Total value (€) deposits transactions

Junket means an arrangement the purpose of which is to induce any person resident outside Malta, selected or approved for participation therein, to come to a gaming premises in possession of a concession issued by Government for the purpose of playing licensable games and pursuant to which, and as a consideration for which, any or all of the costs of transportation, food, lodging, and entertainment for the said person is directly or indirectly paid by the authorised person operating the gaming premises. Total value of cash-in transactions (player deposits) refers to value of real money deposits expressed in monetary terms, 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. The funds may be received either in cash or through credit or debit cards or otherwise by any other means, in exchange for casino chips or else for loading a casino card but shall exclude funds generated from winnings or gaming bonuses. Average exchange rates may be accessed through the following link: https://www.centralbankmalta.org/average-exchange-rates

or choose one of:

- Not Applicable
- Not Available

Transactions (9)

Please provide the following on activity faciliated through junkets in the prior calendar year:

Q33

b) Total number (#) of deposits transactions

Total number of cash-in transactions refers to the amount (count of transactions) of real money deposits.

or choose one of:

- Not Applicable
- Not Available

Transactions (10)

Please provide the following on activity carried out by junket players in the prior calendar year:

Q34

c) Total value (€) wagered

Total value wagered by players means the total amount of money that was gambled by the player expressed in monetary terms 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. Average exchange rates may be accessed through the following link: https://www.centralbankmalta.org/average-exchange-rates

or choose one of:

- Not Applicable
- Not Available

Transactions (11)

Please provide the following on activity carried out by junket players in the prior calendar year:

Q35

d) Total value (€) of player winnings

Total value of player winnings (RTP) refers to the amount of total player winning calculated 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. RTP should be calculated on the real monies won by players and should exclude bonus winnings or other winnings that are not instantly redeemable. Average exchange rates may be accessed through the following link: https://www.centralbankmalta.org/average-exchange-rates

or choose one of:

- Not Applicable
- Not Available

Transactions (12)

Please provide the following on activity carried out by junket players in the prior calendar year:

Q36

e) Total value (€) withdrawals transactions

Total value cash-out transactions refers to the value of real money withdrawals expressed in monetary terms and should 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. Average exchange rates may be accessed through the following link: https://www.centralbankmalta.org/average-exchange-rates

or choose one of:

- Not Applicable
- Not Available

Transactions (13)

Please provide the following on activity carried out by junket players in the prior calendar year:

Q37

f) Total number (#) of withdrawals transactions

Total number of cash-out transactions refers to the amount (count of transactions) of real money withdrawals.

or choose one of:

- Not Applicable
- Not Available

Funding Methods (1)

For Wire (Bank) transfers during the prior calendar year, please specify:

Q38 Number (#) of incoming transactions *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.*	*or choose one of:* • Not Applicable • Not Available
Q39 Value (€) of incoming transactions	*or choose one of:* • Not Applicable

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.	• Not Available
Q40 Number (#) of outgoing transactions *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.*	*or choose one of:* • Not Applicable • Not Available
Q41 Value (€) of outgoing transactions *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.*	*or choose one of:* • Not Applicable • Not Available

Funding Methods (2)

For cash deposits during the prior calendar year, please specify:

Q42 Number (#) of incoming transactions *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*	*or choose one of:* • Not Applicable • Not Available
Q43 Value (€) of incoming transactions *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.*	*or choose one of:* • Not Applicable • Not Available

Funding Methods (3)

For Cheque deposits during the prior calendar year, please specify

Q44 Number (#) of incoming transactions *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*	*or choose one of:* • Not Applicable • Not Available
Q45 Value (€) of incoming transactions *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.*	*or choose one of:* • Not Applicable • Not Available

Funding Methods (4)

For Debit Card deposits made during the prior calendar year, please specify:

Q46 Number (#) of incoming transactions	*or choose one of:* • Not Applicable • Not Available
Q47 Value (€) of incoming transactions	*or choose one of:* • Not Applicable • Not Available

Funding Methods (5)

For Credit Card / Prepaid card deposits made during the prior calendar year, please specify:

Q48 Number (#) of incoming transactions	*or choose one of:* • Not Applicable • Not Available
Q49 Value (€) of incoming transactions	*or choose one of:* • Not Applicable • Not Available

Funding Methods (6)

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

Q50 Number (#) of incoming transactions	*or choose one of:* • Not Applicable • Not Available
Q51 Value (€) of incoming transactions *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*	*or choose one of:* • Not Applicable • Not Available

Funding Methods (7)

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

Q52 Number (#) of incoming transactions	*or choose one of:* • Not Applicable • Not Available
Q53 Value (€) of incoming transactions	*or choose one of:* • Not Applicable • Not Available

De-Risking Risks

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?

"Experiencing de-risking" refers to a process being carried out by a service provider which includes terminating or restricting business relationships with you/ your entity, to avoid, rather than manage risk.

Choose only one option:

- Yes
- No

De-Risking Risks (2)

Q2

Provide details of the de-risking

Such reasons should include why and whether it was completely ceased their business relationship or was subject to limited services.

Geography

Residence of Customers (Gaming Sector) (6)

Q1

From the total number of VIP customers, what % are resident in Malta, as at the end of the prior calendar year?

The player classification status of VIP is widely used across the remote gaming industry. There is, however, no standard industry definition of what constitutes a VIP. Respondents are required to reply to this question on the basis of their own internal classification, as drawn up by the Company's procedures

or choose one of:

- Not Available

Residence of Customers (Gaming Sector) (7)

Q2

What % of VIP customers are resident in an EU/EEA jurisdiction other than in Malta, as at the end of the prior calendar year?

The player classification status of VIP is widely used across the remote gaming industry. There is, however, no standard industry definition of what constitutes a VIP. Respondents are required to reply to this question on the basis of their own internal classification, as drawn up by the Company's procedures

or choose one of:

- Not Available

Residence of Customers (Gaming Sector) (8)

Q3

What % of VIP customers are resident in non-EU/EEA jurisdictions, as at the end of the prior calendar year?

The player classification status of VIP is widely used across the remote gaming industry. There is, however, no standard industry definition of what constitutes a VIP. Respondents are required to reply to this question on the basis of their own internal classification, as drawn up by the Company's procedures

or choose one of:

- Not Available

Residence of Customers (Gaming Sector) (9)

Q4

What % of VIP customers are resident in a jurisdiction listed either in the FATF lists, EU list identifying high risk 3rd countries with strategic deficiencies, and/or the jurisdictions featuring in the top 20 countries of the Basel Index, as at the end of the prior calendar year?

The FATF and EU lists identitifying high-risk 3rd countries may be accessed from the following link: https://fiaumalta.org/country-statements/ Whilst the top 20 countries of the Basel Index may be accessed from the following link: https://index.baselgovernance.org/ranking

or choose one of:

- Not Available

Residence of Customers (Gaming Sector) (10)

Q5

Please select the respective jurisdictions.

Choose more than one option:

- Afghanistan
- Albania
- Barbados
- Benin
- Burkina Faso
- Cambodia
- Cameroon
- Cayman Islands
- Democratic People's Republic of Korea
- Democratic Republic of the Congo
- Eswatini
- Gibraltar
- Guinea-Bissau
- Haiti
- Iran
- Jamaica
- Jordan
- Madagascar
- Mali
- Mauritania
- Morocco
- Mozambique
- Myanmar
- Nicaragua
- Nigeria
- Pakistan
- Panama
- Philippines
- Senegal
- Sierra Leone
- South Sudan
- Syria
- Tanzania
- Tonga
- Trinidad and Tobago
- Türkiye
- Uganda
- United Arab Emirates
- Vanuatu
- Vietnam
- Yemen

- Zimbabwe

or choose one of:

- Not Applicable
- Not Available

Interface / Distribution Channels

Interface / Distribution Channels (20)

Q1

What % of customers were introduced by junket operators from a jurisdiction listed in the FATF lists and/or the EU list identifying high risk 3rd countries with strategic deficiencies and/or the jurisdictions featuring in the top 20 countries of the Basel Index?

The FATF and EU lists identitifying high-risk 3rd countries may be accessed from the following link: https://fiaumalta.org/country-statements/ Whilst the top 20 countries of the Basel Index may be accessed from the following link: https://index.baselgovernance.org/ranking

or choose one of:

- Not Applicable
- Not Available

Interface / Distribution Channels (20.5)

Q2

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

Choose more than one option:

- Afghanistan
- Albania
- Barbados
- Benin
- Burkina Faso
- Cambodia
- Cameroon
- Cayman Islands
- Democratic People's Republic of Korea
- Democratic Republic of the Congo
- Eswatini
- Gibraltar
- Guinea-Bissau
- Haiti
- Iran
- Jamaica
- Jordan
- Madagascar
- Mali
- Mauritania
- Morocco
- Mozambique
- Myanmar
- Nicaragua
- Nigeria
- Pakistan
- Panama
- Philippines
- Senegal
- Sierra Leone
- South Sudan
- Syria
- Tanzania

- Tonga
- Trinidad and Tobago
- Türkiye
- Uganda
- United Arab Emirates
- Vanuatu
- Vietnam
- Yemen
- Zimbabwe

or choose one of:

- Not Applicable
- Not Available

Interface / Distribution Channels (26)

Q3

What % of customers had Customer Due Diligence carried out by a third party, with whom a reliance arrangement was in place?

Third parties may be used by a subject person during the onboarding process of its customers. Some examples of how third parties may be used include: a) reliance on the Customer Due Diligence measures of another subject person or third party; b) use of third party software to carry out some aspects of identity verification; c) outsourcing any part of identify verification to a third party. A third party refers to a natural person that is not in the direct employment of the entity or to a legal person that is not connected to the subject person either as part of the same group or through common beneficial owners.

or choose one of:

- Not Applicable
- Not Available

Interface / Distribution Channels (47)

Q4

What is the % 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

or choose one of:

- Not Applicable
- Not Available