

Dear Madam, dear Sir,

If you wish to improve your understanding of your anti-money laundering and terrorist/proliferation financing (AML-FTP) obligations, many resources are available on the SICCFIN's website :

- All AML/CFT laws and regulations, which include obligations regulated entities are required to comply with are available at :

<https://www.siccfm.mc/Cadre-Legal-et-Reglementaire/Textes-legislatifs-et-reglementaires>

- For a better understanding on how to implement your AML/CFT obligations, Generic Guidelines for regulated entities are available at :

<https://www.siccfm.mc/Lignes-Directrices-et-Guides-Pratiques>

- ✓ Regarding internal procedures, please refer to page 60 and following of the Guidelines ;
- ✓ Regarding the annual activity report, please refer to page 58 and following as well as page 82 of the Guidelines ;
- ✓ Regarding the annual evaluation report, please refer to pages 59 and 82 of the Guidelines.

For any theme that may require further clarification in these Guidelines, please feel free to send your suggestions at the following address : LignesDirectrices@gouv.mc

- For certain regulated entities, Practical Guides* are also available :
 - Real Estate : <https://www.siccfm.mc/Lignes-Directrices-et-Guides-Pratiques> ;
 - Sports Agents : <https://www.siccfm.mc/Lignes-Directrices-et-Guides-Pratiques> ;
 - Yachting : <https://www.siccfm.mc/Lignes-Directrices-et-Guides-Pratiques> .

**Other Practical Guides are currently being drafted and will be available soon on SICCFIN's website.*

- To designate a AML/CFT Compliance Officer(s), please use the following form :
<https://www.siccfm.mc/Formulaires>

- To download the Annual Questionnaire, please visit the following page :
<https://siccfm.mc/Cadre-Legal-et-Reglementaire/Questionnaires-Annuels>

- Regarding freezing funds and other economic resources, information is available at :
<https://www.siccfm.mc/Gel-des-fonds>

More useful information is available at : <https://service-public-entreprises.gouv.mc/En-cours-d-activite/Obligations-legales-et-comptables/Mesures-de-gel-de-fonds> .

Persons under sanctions are listed in national consolidated list, available at : <https://service-public-entreprises.gouv.mc/En-cours-d-activite/Obligations-legales-et-comptables/Mesures-de-gel-de-fonds/Liste-nationale-de-gel-des-fonds-et-des-ressources-economiques> .

- To submit a Suspicious Transaction / Activity Report, please use the following form :
<https://www.siccfm.mc/Formulaires>

Guidelines on how to fill out the form is available, if needed.

- To be aware of the level of AML/CFT risks in the Principality of Monaco and, particularly, the exposure level of your line of business, you may consult the National Risk Assessment's public report at :

<https://www.siccfm.mc/en/The-National-Risk-Assessment-NRA>

- To develop your knowledge, many AML/CFT publications are regularly published on SICCFIN's website (releases, guidelines, SICCFIN's annual activity reports, FATF reports...) : these are available at :

- ✓ <https://www.siccfm.mc/en/AML-CFT-Information>;
- ✓ <https://www.siccfm.mc/en/Activity-Reports>;
- ✓ <https://www.siccfm.mc/en/News>.