

We appreciate your time in providing us with responses to this short series of questions. The answers to which will enable us to understand more about your practical approach to situations which may arise in the normal course of business. 5 minutes per question is sufficient.

**SMALL BUSINESS - COMPLIANCE OFFICER/MLRO
(WITH AML RESPONSIBILITIES)**

1. Give one situation where you would apply simplified CDD and explain why.
2. Can you explain the main difference for ongoing action required in relation to an intermediary and an introduced piece of new business?
3. A PEP relationship refuses to provide a utility bill due to a recent threat of kidnap. What do you do?
4. The board has asked for details of the suspicious activity reports received internally and those reported externally. How would you respond?
5. What do you understand by Regulation 9 and how would you recommend that a firm comply with it in relation to existing business?
6. You have been asked by your board to advise them on the compliance arrangements for the transfer in of a large new client from another locally regulated firm. How would you respond?