



Anti-Money Laundering and Counter-Terrorist Financing Ordinance and Relevant Regulatory Requirements

打擊洗黑錢及恐怖分子資金籌集條例和相關監管要求

HKCAAVQ Ref. Code: 80/07/82

Course Objectives 課程目標

1. To raise participants' awareness of the vulnerability of the insurance sector to money laundering & terrorist financing
提高對保險業打擊清洗黑錢及恐怖分子籌資活動的防範意識；
2. To enhance participants' understanding of the statutory obligations & practices of suspicious transaction reporting (STR)
了解法定義務及加強執行可疑交易報告；
3. To familiarize with the Guideline on Anti-Money Laundering and Counter-Terrorist Financing issued by the Insurance Authority / AMLO
認識保險業監管局發出的「打擊洗錢及恐怖分子資金籌集指引」和相關條例的重點



Module 1 (2 hours)



Introduction 簡介

- What is Money Laundering and Terrorist Financing?
打擊清洗黑錢及恐怖分子籌資活動定義重溫
- Legislation on Money Laundering & Terrorist Financing
打擊清洗黑錢及恐怖分子籌資活動法例
- Money laundering & Insurance industry
洗黑錢與保險的關係

Practice with reference to Insurance Industry / Guideline on Anti-Money Laundering and Counter-Terrorist Financing issued by the Insurance Authority

保險業實務 / 保險業監管局發出的「打擊洗錢及恐怖分子資金籌集指引」和相關條例

- Know Your Client (KYC) Rule and Customer Due Diligence (CDD)
認識你的客戶 (KYC) 規則和客戶盡職審查 (CDD)
- Principles of client identification and beneficial ownership
客戶的身份證明及實益擁有權原則
- The Screen-Ask-Find-Evaluate (SAFE) approach
評估方法 (SAFE)
- Recognition & Reporting of suspicious transactions (STR)
舉報可疑交易 (STR)
- Indicators of suspicious activities
可疑活動的評估指標
- Money laundering cases
洗錢案例
- Record keeping
記錄保存
- Money Laundering and Terrorist Financing Risk Assessment Report
洗錢及恐怖分子資金籌集風險評估報告(保險業)



Module 2: Tax Evasion 逃稅 (2 hours)

Background 背景

- Legal status
法律地位
- Risk culture
風險文化
- Risk assessment
風險評估
- Customer due diligence process
客戶盡職調查過程
- Foreign tax offense
外國稅務
- Ongoing review
恆常審查
- Training
培訓
- Independent reviews
獨立評估
- Red flag indicators
紅旗指示

Module 3: AML/CFT Compliance – Potential High Risk Areas

打擊洗錢／反恐怖分子資金籌集合規 - 潛在高風險區域 (2 hours)

Introduction 簡介

- Inadequate customer risk assessment
評估客戶風險不足
- Inadequately detailed AML/CFT policies and procedures
打擊洗錢／反恐怖分子資金籌集政策和程序不夠詳細
- Failure to implement certain AML/CFT requirements
未能貫徹執行某些打擊洗錢／反恐怖分子資金籌集要求
- AML/CFT self-assessment checklist
打擊洗錢／反恐怖分子資金籌集自我評估清單
- Transactions monitoring
交易監控
- Frequently Asked Questions on Customer Due Diligence
客戶盡職調查的常見問題

Enquiry 查詢

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