



financial intelligence centre

REPUBLIC OF SOUTH AFRICA

CONSULTATION DOCUMENT RELATING TO-

**THE AMENDMENT OF THE MONEY
LAUNDERING AND TERRORIST FINANCING
CONTROL REGULATIONS PUBLISHED UNDER
GN1595 IN GOVERNMENT GAZETTE 24176 OF
20 DECEMBER 2002, AS AMENDED**

INTRODUCTION

The Financial Intelligence Centre (the “Centre”) has since its inception in February 2003 provided profiling and analytical capabilities as part of the Centre’s mandate to combat money laundering and financing of terrorism activities as set out in the Financial Intelligence Centre Act, 2001 (Act 38 of 2001) (“the FIC Act”). The Centre is in a process of upgrading and improving its operational systems.

The FIC Act, amongst others, mandates all accountable institutions (listed in Schedule 1 to the FIC Act) to submit Terrorist Property Reports (TPR) to the Centre in terms of section 28A of the FIC Act. It further mandates all accountable institutions and reporting institutions (listed in Schedule 3 of the FIC Act) to submit Cash Threshold Reports (CTR) in terms of section 28 of the FIC Act and requires all businesses (which include accountable and reporting institutions) to submit Suspicious Transaction Reports (STR) to the Centre in terms of section 29. The manner of reporting is prescribed by the Money Laundering and Terrorist Financing Control Regulations (“the Regulations”) to the Act. The reporting is done electronically by means of the Centre’s web-based portal.

PART 1

1. BACKGROUND

1.1 The Centre has been receiving these reports via its preferred IT platform, goAML. goAML is an integrated software solution developed and maintained by the United Nations Office on Drugs and Crime (UNODC). It is a system designed specifically for financial intelligence units (FIUs) such as the Centre and the stakeholders which report to them. It has been tried and tested by numerous FIUs across the globe.

1.2 The Centre has identified, through its internal strategic interactions and processes, the need to extend and enhance its business and supporting communication and information technology infrastructure in order to improve effectiveness and efficiency by implementing an upgraded goAML solution.

1.3 The Centre is therefore in a process to upgrade its systems accordingly to handle all its registration, reporting, data collection, analysis, case management and secure communications required for the Centre's daily operational functions and requirements. This upgraded solution will, amongst others, improve reporting mechanisms.

1.4 The new system will in future standardise all report types and also clearly distinguish between activity reports and bi-party ("to" and "from") transaction reports.

1.5 For the new software solution to work effectively the 'suppliers' of information – accountable and reporting institutions and other stakeholders – have to be fully on board. Up to now, as part of the process of testing the goAML software solution, the Centre has engaged financial institutions that submit reports in large batches, along with a sampling of other stakeholders.

2. BREAKDOWN OF REPORTS

2.1 Under this system reports will now mainly be divided between activity and transaction reports as follows:

2.1.1 Suspicious or Unusual Transaction Reports

Suspicious or unusual transaction report means a report which must be submitted in terms of section 29(1)(b)(i), 29(1)(b)(ii), 29(1)(b)(iii) or (29)(1)(b)(iv) or 29(2) of the Act where a transaction or series of transactions are involved in respect of the proceeds of unlawful activities and money laundering.

2.1.2 Suspicious or Unusual Activity Reports

Suspicious or unusual activity report means a report which must be submitted in terms of section 29(1)(a) or (c) of the Act in respect of the proceeds of unlawful activities and money laundering where no transaction is concluded.

2.1.3 Terrorist Financing Transaction Reports

Terrorist financing transaction report means a report which must be submitted in terms of section 29(1)(b)(i), 29(1)(b)(v) or 29(2) of the Act in relation to a transaction or

series of transactions in respect of offences related to the financing of terrorism and related activities.

2.1.4 Terrorist Financing Activity Reports

Terrorist financing activity report means a report which must be submitted in terms of section 29(1)(a) or (c) of the Act in respect of offences related to the financing of terrorism and related activities where no transaction is concluded.

3. PROPOSED AMENDMENTS

3.1 The current regulations are being amended to align it with the new reporting forms. In particular, new definitions are being added, regulation 22A (concerning a terrorist property report), regulation 22C (concerning a cash threshold report) and regulation 23 (concerning a suspicious or unusual transaction report) are being amended. New regulations on suspicious or unusual activity report, terrorist financing activity report and terrorist financing transaction report are being introduced.

3.2 The proposed wording for the amendments is contained in “Annexure A” below. Comments on the proposed amendments should be submitted to the Centre on or before 31 March 2016 to:

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An electronic version of this consultation document will be available on the Internet at:
www.fic.gov.za

The Centre can be contacted for further information at the contact particulars above or at the following telephone number: (012) 641 6238.

ANNEXURE A

FINANCIAL INTELLIGENCE CENTRE

FINANCIAL INTELLIGENCE CENTRE ACT, 2001 (ACT NO. 38 OF 2001)

AMENDMENT OF MONEY LAUNDERING AND TERRORIST FINANCING CONTROL REGULATIONS

The Minister of Finance has, in terms of section 77 of the Financial Intelligence Centre Act, 2001 (Act No. 38 of 2001), made the regulations set out in the Schedule.

SCHEDULE

Definitions

1. In these regulations, “the Regulations” means the Money Laundering and Terrorist Financing Control Regulations, 2002, promulgated by Government Notice R1595 in Government Gazette 24176 of 20 December 2002 as amended by GN R456 in Government Gazette 27580 of 20 May 2005, GN R867 in Government Gazette 33596 of 01 October 2010 and GN 1107 in Government Gazette 33781 of 26 November 2010.

Amendment of Regulation 1

2. Regulation 1 of the Regulations is hereby amended by—
- (a) the insertion before the definition of “close corporation” of the following definition:
- “cash threshold report” means a report which must be submitted by accountable and reporting institutions in terms of Section 28 of the Act;”;
- (b) the insertion after the definition of “property associated with terrorist and related activities” of the following definition:
- “Reporter” means—

- (a) an accountable institution or reporting institution making a cash threshold report under section 28 of the Act as contemplated in regulation 22C;
 - (b) an accountable institution making a terrorist property report under section 28A as contemplated in regulation 22A; and
 - (c) a natural or legal person making a suspicious or unusual transaction report, suspicious or unusual activity report, terrorist financing transaction report or terrorist financing activity report, under section 29 of the Act as contemplated in regulations 23, 23A, 23B, or 23C, or other entity on whose behalf such a report is made;”;
- (c) the substitution for the definition of "South African company" for the following definition:
- 'South African company'** means a company as defined in section 1 of the Companies Act, ~~[1973, (Act 61 of 1973)]~~ 2008, (Act 71 of 2008);”;
- (d) the deletion of the definition of ""suspicious or unusual transaction or series of transactions" and the insertion of the following definitions:
- 'suspicious or unusual activity report'** means a report which must be submitted in terms of section 29(1)(a) or (c) of the Act in respect of the proceeds of unlawful activities or money laundering where no transaction is concluded;
- 'suspicious or unusual transaction report'** means a report which must be submitted in terms of section 29(1)(b)(i), 29(1)(b)(ii), 29(1)(b)(iii), (29)(1)(b)(iv) or 29(2) of the Act where a transaction or series of transactions is involved in respect of the proceeds of unlawful activities or money laundering;
- 'terrorist financing activity report'** means a report which must be submitted in terms of section 29(1)(a) or (c) of the Act in respect of activity related to the financing of terrorism and related activities where no transaction is concluded;
- 'terrorist financing transaction report'** means a report which must be submitted in terms of section 29(1)(b)(i), 29(1)(b)(v) or 29(2) of the Act in relation to a transaction or series of transactions in respect of activity related to the financing of terrorism and related activities;
- 'terrorist property report'** means a report which must be submitted in terms of section 28A of the Act;”.

Substitution of Regulation 22

3. Regulation 22 of the Regulations is hereby substituted for the following:

“Manner of reporting

22. (1) Subject to subregulation (2), a report made under Part 3 of Chapter 3 of the Act must be made in accordance with the format specified by the Centre, and sent to the Centre electronically by means of—

- (a) the internet-based reporting portal provided by the Centre for this purpose at the following internet address: <http://www.fic.gov.za>; or
- (b) a method developed by the Centre for this purpose and made available to a person **[wishing]** required to make such reports.

(2) If a person **[wishing]** who is required to make a report under Part 3 of Chapter 3 of the Act—

- (a) does not have the technical capability to make a report in accordance with subregulation (1); or
- (b) is for another reason indefinitely unable to make a report in accordance with subregulation (1),

that person shall make the report on a form specified by the Centre from time to time for this purpose and provide it to the Centre at the contact particulars specified by the Centre from time to time for this purpose.”.

Substitution of Regulation 22A

4. The following regulation is hereby substituted for regulation 22A:

“Information to be reported concerning [property associated with terrorist and related activities] a terrorist property report

22A. (1) When **[an accountable institution]** a reporter makes a terrorist property report **[concerning property associated with terrorist and related activities under section 28A of the Act]**, the report must contain full particulars **[in respect of the accountable institution making the report,]** of—

- (a) the name of the accountable institution;
- (b) the identifying particulars of the accountable institution **[for example an identity number, registration number or practise number]** including a registration or license number;
- (c) the address of the accountable institution;
- (d) the type of business or economic sector of the accountable institution;

- (e) the surname, **[and initials]** first name and date of birth of a contact person; **[and]**
 - (f) the contact particulars of a contact person;and
 - (g) if the contact person mentioned in paragraph (e) is—
 - (i) a South African citizen or resident, the identifying particulars of that person and the type of identifying document from which the particulars were obtained; or
 - (ii) not a South African citizen or resident, the identifying particulars of that contact person and the type of identifying document from which the particulars referred to were obtained and the issuing country thereof.
- (2) In respect of the property concerning which a terrorist property report **[under section 28A]** is made, the report must contain—
- (a) full particulars of—
 - (i) the type of property concerned; and
 - (ii) a description of the property; and
 - (b) as much of the following information as is readily available **[of]—**
 - [(a) a description of the type of property;**
 - (b)](i)** any identifying particulars concerning the property **[for example registration particulars, unique numbers or other particulars];**
 - [(d)](ii)** the estimated value of the property; **[and]**
 - [(e)](iii)** the physical address where the property is located; and
 - (iv) if the property was disposed of, the value of the disposition.
- (3) In respect of a person or entity exercising control over the property on behalf of the accountable institution making **[the]** a terrorist property report, the report must contain full particulars of—
- (a) the name of the person or entity;
 - (b) the identifying particulars of the person or entity **[for example an identity number or registration number]** including an identity number or a registration or license number;
 - (c) the **[physical address]** contact address of the person or entity;
 - (d) in the case of a natural person, the person's contact particulars; **[and]**

- (e) in the case of a legal person or an entity, the surname, **[initials]** first name and contact particulars of a contact person; and
- (f) if the contact person mentioned in paragraph (d) or (e) is—
 - (i) a South African citizen or resident, the identifying particulars of that person and the type of identifying document from which the particulars were obtained; or
 - (ii) not a South African citizen or resident, the identifying particulars of that contact person and the type of identifying document from which the particulars referred to were obtained and the issuing country thereof.

(4) In respect of every person who, according to the knowledge of the accountable institution making **[the]** a terrorist property report, may have an interest in the property, the report must contain as much of the following information as is readily available **[of]**—

- (a) in the case of a natural person**[, full particulars of]**—
 - (i) the person's title, gender, names and surname **[,or initials and surname, if the person's full names are not available];**
 - (ii) the person's identifying number, nationality and date of birth;
 - (iii) the type of identifying document from which the particulars referred to in subparagraphs (i) and (ii) were obtained;
 - (iiiA)** the person's alias, if any;
 - (iv) the person's address in the Republic;
 - (v) the person's country of residence;
 - (vi) if the person's country of residence is other **[that]** than the Republic, the person's address in the country of residence;
 - (vii) the person's contact telephone number;
 - (viii) the person's occupation; **[and]**
 - (ix) the source of the funds with which the person acquired the interest in the property; **[and]**
 - (x)** the person's income tax number; and
 - (xi)** the employer's address and contact particulars; or
- (b) in the case of a legal person or other entity—
 - (i) the person's or entity's name;
 - (ii) the person's or entity's identifying number, if it has such a number;

- (iii) the person's or entity's address in the Republic;
- (iv) the type of business conducted by the person or entity;
- (v) the person's or entity's country of origin;
- (vi) if the country of origin is other than the Republic, the person's or entity's address in the country of origin; **[and]**
- (vii) the source of the funds with which the person acquired the interest in the property; and
- (viii) in the case of a company, the information referred to in 4(a)(i) to (xi) in respect of at least one director of that company.

(5) A terrorist property report [under section 28A of the Act] must contain a description of the grounds on which the accountable institution making the report has reached the conclusion that the entity which owns or controls the property in question, or on whose behalf, or at whose direction, the property in question is owned or controlled, is an entity referred to in subsection (1)(a) or (b) of section 28A of the Act and the action taken by such accountable institution in respect thereof.

(6) A terrorist property report must, where possible, contain an indicator or indicators in respect of the circumstances that gave rise to the submission of the report."

Substitution of Regulation 22C

5. Regulation 22C is hereby substituted for the following regulation:

"Information to be reported [when a cash transaction is above the prescribed limit] concerning a cash threshold report

22C (1) When a reporter makes a cash threshold report [concerning a cash transaction that is above the prescribed limit is made under section 28 of the Act], the report must contain full particulars [in respect of the natural or legal person making the report or other entity on whose behalf the report is made,] of—

- (a) the name of the **[person or entity] accountable or reporting institution making the report;**
- (b) the identifying particulars of the **[person or entity such as identity number, registration number or practice number for example] accountable or reporting institution;**

- (c) the address of the **[person or entity]** accountable or reporting institution;
- (d) the type of business or economic sector of the accountable **[institution and]** or reporting institution;
- (e) in the case of a natural person, the person's contact particulars; **[, and]**
- (f) in the case of a legal person or entity, the surname, first name, date of birth [initials] and contact particulars of a contact person; and
- (g) if the person mentioned in paragraph (e) or (f) is—
 - (i) a South African citizen or resident, the identifying particulars of that person and the type of identifying document from which the particulars were obtained; or
 - (ii) not a South African citizen or resident, the identifying particulars of that contact person and the type of identifying document from which the particulars referred to were obtained and the issuing country thereof.

(2) In respect of the transaction or series of aggregated transactions for which a cash threshold report [under section 28] is made, the report must contain—

- (a) full particulars of—
 - (i) the location where—
 - (aa) the transaction, or
 - (bb) in the case of a series of aggregated transactions, each of the aggregated transactions,

took place;
 - (ii) (aa) the date and time of the transaction, or
 (bb) in the case of a series of aggregated transactions, date of the first transaction in the 24 hour period in question and the time of each of the aggregated transactions in that 24 hour period;
 - (iii) the value of—
 - (aa) the transaction, or
 - (bb) in the case of a series of aggregated transactions, each of the aggregated transactions,

in local currency; and

- (iv) the manner in which the transaction or series of aggregated transactions was conducted; and
- (b) as much **[of the following]** information as is readily available~~---~~
- [(a) the date and time of the transaction, or in the case of a series of transactions, the time of the transactions in the 24 hour period;**
- (b) the description of the transaction or series of transactions;**
- (c) the amount of the funds per transaction or series of transactions;**
- (d)] concerning the currency in which the funds were disposed of[; and**
- (e) the purpose of the transaction or series of transactions].**

(3) In respect of each natural person conducting the transaction or series of aggregated transactions or legal person[s] or other entity on whose behalf the transaction or series of transactions is conducted, for which a cash threshold report **[under section 28]** is made, the report must contain as much of the following information as is readily available—

- (a) in the case of a natural person~~], full particulars of]~~—
 - (i) the person's title, gender, [name] names and surname ~~[, or initials and surname if the name is not available];~~
 - (ii) the date of birth of the person, **[or] nationality and** identification number; **[and]**
 - (iii) the type of identifying document from which the particulars referred to subparagraphs (i) and (ii) were obtained;
 - (iv) the person's alias, if any;
 - (v) the person's address in the Republic;
 - (vi) the person's country of residence;
 - (vii) if the person's country of residence is other than the Republic, the person's address in the country of residence;
 - (viii) the person's contact telephone number;
 - (ix) the person's occupation;
 - (x) the person's source of funds;
 - (xi) the person's income tax number; and
 - (xii) the employer's address and contact particulars;
- (b) in the case of a legal person~~], full particulars of]~~—
 - (i) the person's or entity's name;
 - (ii) the person's or entity's identifying number; **[and]**

- (iii) **[the names of]** information in paragraph (a) of the natural person with authority to conduct the transaction on behalf of the person or entity; and
- (iv) in the case of a company, the information referred to in paragraph (a), in respect of at least one director of that company; or
- (c) in the case of an other entity, any information which is readily available.
 - (4) A cash threshold report **[under section 28]** must[—
 - (a) **contain a full description of the amount of cash in excess of the prescribed limit which is paid out by the accountable institution and reporting institution, and**
 - (b) where possible, contain **[a full description of the amount of cash in excess of the prescribed limit which is received by the accountable institution and reporting institution]** an indicator or indicators in respect of the circumstances that gave rise to the submission of the report.”.

Substitution of Regulation 23:

6. Regulation 23 is hereby substituted for the following:

“Information to be reported concerning a suspicious or unusual transaction report

23. (1) When a reporter makes a suspicious or unusual transaction report **[concerning a suspicious or unusual transaction or series of transactions is made under section 29 of the Act], the report must contain full particulars **[in respect of the natural or legal person making the report or other entity on whose behalf the report is made,]** of—**

- (a) the name of the natural or legal person making the report or entity on whose behalf the report is made;
- (b) the identifying particulars of the person or entity **[such as an identity number, registration number or practise number for example];**
- (c) the address of the person or entity;
- (d) the type of business or economic sector of the **[accountable institution]** entity;
- (e) in the case of a natural person, the person’s contact particulars; **[and]**

(f) in the case of a legal person or an entity, the surname, first name, **[initials]** date of birth and contact particulars of a contact person; and

(g) if the person mentioned in paragraph (e) or (f) is—

(i) a South African citizen or resident, the identifying particulars of that person and the type of identifying document from which the particulars were obtained; or

(ii) not a South African citizen or resident, the identifying particulars of that contact person and the type of identifying document from which the particulars referred to were obtained and the issuing country thereof.

(2) In respect of the transaction or series of transactions concerning which a suspicious or unusual transaction report **[under section 29]** is made, the report must contain—

(a) full particulars of—

(i) the location where—

(aa) the transaction took place; or

(bb) in the case of a series of transactions, each of the transactions in that series,

took place;

(ii) the date of the transaction, or, in the case of a series of transactions, the period over which the transactions were conducted;

(iii) the manner in which the transaction or series of transactions were conducted;

(iv) if the transaction or series of transactions involved funds, the amount of funds in local currency; and

(v) if the transaction or series of transactions involved property, a description of the type of property and all identifying characteristics of the property; and

(b) as much of the following information as is readily available—

[(a) the date and time of the transaction, or, in the case of a series of transactions, the period over which the transactions were conducted;

(b)] (i) a description of the type of transaction or series of transactions;

- [(c) **the manner in which the transaction or series of transactions was conducted;**
- (d) **if the transaction or series of transactions involved funds, a description of the type of funds involved;**
- (e) (ii) if the transaction or series of transactions involved property, **[a description of the type of property and all identifying characteristics of the property;**
- (f) **the amount of the funds, or]** the estimated value of the property[, **involved in the transaction or series of transactions;**
- (g) **the currency in which the transaction or series of transactions was conducted];**
- (h) (iii) if the funds or property involved in the transaction or series of transactions were disposed of—
 - [(i)] (aa) the manner in which the funds or property were disposed of;
 - [(ii)] (bb) the amount of the disposition of the funds, or, in the case of property the value for which the property was disposed of; and
 - [(iii)] (cc) the currency in which the funds were disposed of, or, in the case of property the currency used in the disposition of the property;
- [(i)] (iv) if another institution or person was involved in the transaction or series of transactions—
 - [(i)] (aa) the name of the other institution or person; and
 - [(ii)] (bb) the number of any account at the other institution involved in the transaction or series of transactions;
- [(j)] (v) the name and identifying particulars **[such as the address and a unique number or code, for example,]** of the branch or office where the transaction or series of transactions was conducted; and
- [(k) **the purpose of the transaction or series of transactions;**
- (l) (vi) any remarks, comments, reasons or explanations which the person conducting the transaction or series of transactions may have made or given.

(3) If any account held at the reporter was involved in the transaction or series of transactions concerning which a suspicious or unusual transaction report [under section 29] is made, the report must contain—

- (a) full particulars in respect of each such account, of—
- (i) the account number and other identifying particulars of the account;
 - (ii) the name and identifying particulars of the branch or office where each account is held;
 - (iii) the type of account;
 - (iv) the currency in which this account is denominated;
 - (v) the date on which the account was opened;
 - (vi) the reference numbers allocated by the Centre and the reporter to any previous reports made in connection with the account;
 - (vii) the balance in the account on the date on which the report is made; and
 - (viii) the status of the account immediately before the reported transaction or series of transactions was carried out; and
- (b) as much of the **[particulars as are]** following information as is readily available in respect of each such account**[, of]—**
- [(a) the account number;**
 - (b) the name and identifying particulars such as the address and a unique number or code, for example, of the branch or office where the account is held;**
 - (c) the type of account;**
 - (d) the name of each account holder;**
 - (e) the date on which the account was opened;**
 - (f) (i) if the account was closed—**
 - [(i)] (aa) the date on which the account was closed; and**
 - [(ii)] (bb) the name of the person who gave the instruction to close it;**
 - [(g)] (ii) the highest amount paid into the account in each of the three complete calendar months immediately preceding the date on which the report is made;**

- [(h)] (iii) the highest amount paid out of the account in each of the three complete calendar months immediately preceding the date on which the report is made;
- [(i)] (iv) the number of payments made into the account in each of the three complete calendar months immediately preceding the date on which the report is made;
- [(j)] (v) the number of payments made out of the account in each of the three complete calendar months immediately preceding the date on which the report is made;
- [(k)] (vi) the balance in the account immediately before the transaction or series of transactions was carried out;
- [(l)] **the balance in the account on the date on which the report is made;**
- [(m)] **the status of the account immediately before the reported transaction or series of transactions was carried out;**
- [(n)] (vii) any previous activity in the preceding 180 days which had been considered for reporting in connection with the account, whether the activity was reported or not; **[and**
- [(o)] **the reference numbers allocated by the Centre and the person or entity making the report to any previous reports made in connection with the account]**
- (viii) in respect of the ultimate beneficiary of the account—
 - (aa) the person's title, gender, names and surname;
 - (bb) the person's identifying number, nationality and date of birth;
 - (cc) the type of identifying document from which the particulars referred to in subparagraphs (aa) and (bb) were obtained;
 - (dd) the person's alias, if any;
 - (ee) the person's address in the Republic;
 - (ff) the person's country of residence;
 - (gg) if the person's country of residence is other than the Republic, the person's address in the country of residence;
 - (hh) person's contact telephone number;
 - (ii) the person's occupation;
 - (jj) the source of funds of the person;

- (kk) the person's income tax number; and
 - (ll) the person's employer's address and contact particulars;
and
- (ix) in respect of a signatory on the account—
 - (aa) the person's title, gender, names and surname;
 - (bb) the person's identifying number, nationality and date of birth;
 - (cc) the type of identifying document from which the particulars referred to in subparagraphs (aa) and (bb) were obtained;
 - (dd) the person's alias, if any;
 - (ee) the person's address in the Republic;
 - (ff) the person's country of residence;
 - (gg) if the person's country of residence is other than the Republic, the person's address in the country of residence;
 - (hh) the person's contact telephone number;
 - (jj) the person's occupation.
 - (kk) the source of funds of the person;
 - (ll) the person's income tax number; and
 - (mm) the person's employer's address and contact particulars.
- (3A) In respect of each holder of each account referred to in subregulation (3), the report must contain—
 - (a) in the case of a natural person—
 - (i) full particulars of—
 - (aa) the person's title, gender, names and surname;
 - (bb) the person's identifying number, nationality and date of birth; and
 - (cc) the type of identifying document from which the particulars referred to in subparagraphs (aa) and (bb) were obtained;
and
 - (ii) as much of the following information as is readily available—
 - (aa) the person's alias, if any;
 - (bb) the person's address in the Republic;
 - (cc) the person's country of residence;

- (dd) if the person's country of residence is other than the Republic, the person's address in the country of residence;
 - (ee) the person's contact telephone number;
 - (ff) the person's occupation;
 - (gg) the person's source of funds;
 - (hh) the person's income tax number; and
 - (ii) the person's employer's address and contact particulars;
- or

(b) in the case of a legal person or other entity—

(i) full particulars of—

(aa) the person's or entity's name; and

(bb) the person's or entity's identifying number, if it has such a number; and

(ii) as much of the following information as is readily available—

(aa) the person's or entity's address in the Republic;

(bb) the type of business conducted by the person or entity;

(cc) the person's or entity's country of origin;

(dd) if the country of origin is other than the Republic, the person's or entity's address in the country of origin; and

(ee) in the case of a company, the information referred to in paragraph (a)(i) and (ii), in respect of at least one director of that company.

(4) In respect of each **[natural person conducting the transaction or series of transactions, or legal person or other entity on whose behalf the transaction or series of transactions is conducted]** client of the reporter, concerning [which a] whom a suspicious or unusual transaction report [under section 29] is made, the report must contain [as much of the following information as is readily available]—

(a) in the case of a natural person[, full particulars of]—

(i) full particulars of=

(aa) the person's title, gender, names and surname [, or initials and surname, if the person's names are not available];

- [(v)] (bb) the names of the natural person's with authority to conduct the transaction on behalf of the person or entity;
- [(vi)] (cc) the person's or entity's country of origin; **[and**
- [(vii)] (dd) if the country of origin is other than the Republic, the person or entity's address in the country of origin; and
- (ee) in the case of a company, the information referred to in paragraph (a)(i) and (ii), in respect of at least one director of that company.

(5) In respect of a natural person conducting **[the]** a transaction or series of transactions concerning which a suspicious or unusual transaction report **[under section 29]** is made, on behalf of another natural person or a legal person or other entity, the report must contain as much of **[the particulars]** the following information as is readily available**[, of]**—

- (a) the person's title, gender, names and surname **[, or initials and surname, if the person's names are not available];**
- (b) the person's identifying number;
- (c) the type of identifying document from which the particulars referred to in subparagraphs **[(i) and (ii)]** (a) and (b) were obtained;
- (d) the person's physical address in the Republic;
- (e) the person's contact telephone number; **[and]**
- (f) the person's occupation; and
- (g) the person's country of residence;
- (h) if the person's country of residence is other than the Republic, the person's address in the country of residence;
- (i) the person's alias, if any;
- (j) the person's source of funds;
- (k) the person's income tax number; and
- (l) the person's employer's address and contact particulars.

(6) A suspicious or unusual transaction report **[under section 29]** must—

- (a) contain a full description of the suspicious or unusual transaction or series of transactions, including the reason why it is deemed to be suspicious or unusual as contemplated in **[that]** section 29;

- (b) indicate what action the natural or legal person making the report, or other entity on whose behalf the report is made, has taken in connection with the transaction or series of transactions concerning which the report is made; and
- (c) **[indicate what documentary proof is available in respect of the transaction or series of transactions concerning which the report is made and the reasons referred to in paragraph (a)]** contain an indicator or indicators in respect of the circumstances that gave rise to the submission of the report.

Insertion of Regulation 23A:

7. The following regulations are hereby inserted after regulation 23:

“Information to be reported concerning a suspicious or unusual activity report

23A. (1) When a reporter makes a suspicious or unusual activity report, the report must contain full particulars of—

- (a) the name of the natural or legal person making the report or entity on whose behalf the report is made;
- (b) the identifying particulars of the person or entity;
- (c) the address of the person or entity;
- (d) the type of business or economic sector of the entity;
- (e) in the case of a natural person, the person’s contact particulars;
- (f) in the case of a legal person or an entity, the surname, first name, date of birth and contact particulars of a contact person;
- (g) if the person mentioned in paragraph (e) or (f) is—
 - (i) a South African citizen or resident, the identifying particulars of that person and the type of identifying document from which the particulars were obtained; or
 - (ii) not a South African citizen or resident, the identifying particulars of that contact person and the type of identifying document from which the particulars referred to were obtained and the issuing country thereof.

(2) In respect of the activity concerning which a suspicious or unusual activity report is made, the report must contain as much of the following information as is readily available—

- (a) the location where the suspicious or unusual activity took place;
- (b) the date at which the suspicious or unusual activity took place;
- (c) the manner in which the suspicious or unusual activity was conducted;
- (d) if the suspicious or unusual activity involved funds, the amount of funds in local currency;
- (e) if the suspicious or unusual activity involved property, a description of the type of property, all identifying characteristics of the property and the estimated value of the property;
- (f) if the funds or property involved in the suspicious or unusual activity were disposed of—
 - (i) the manner in which the funds or property were disposed of;
 - (ii) the amount of the disposition of the funds, or, in the case of property the value for which the property was disposed of; and
 - (iii) the currency in which the funds were disposed of, or, in the case of property the currency used in the disposition of the property;
- (g) if another institution or person was involved in the suspicious or unusual activity—
 - (i) the name of the other institution or person; and
 - (ii) the number of any account at the other institution involved in the suspicious or unusual activity;
- (h) the name and identifying particulars of the branch or office where the suspicious or unusual activity was conducted;
- (i) any remarks, comments, reasons or explanations which the person conducting the suspicious or unusual activity may have made or given; and
- (j) an indicator or indicators in respect of the act that gave rise to the filing of the report.

(3) If any account held at the reporter was involved in the suspicious or unusual activity concerning which a suspicious or unusual activity report is made, then the report must contain—

- (a) full particulars in respect of each such account, of—

- (i) the account number and other identifying particulars of the account;
 - (ii) the name and identifying particulars of the branch or office where the account is held;
 - (iii) the type of account;
 - (iv) the currency in which this account is denominated;
 - (v) the date on which the account was opened;
 - (vi) the reference numbers allocated by the Centre and the reporter to any previous reports made in connection with the account;
 - (vii) the balance in the account on the date on which the report is made; and
 - (viii) the status of the account immediately before the reported transaction or series of transactions was carried out; and
- (b) as much of the following information as is readily available in respect of each such account—
- (i) if the account was closed—
 - (aa) the date on which the account was closed; and
 - (bb) the name of the person who gave the instruction to close it;
 - (ii) in respect of the ultimate beneficiary of the account—
 - (aa) the person's title, gender, names and surname;
 - (bb) the person's identifying number, nationality and date of birth;
 - (cc) the type of identifying document from which the particulars referred to in subparagraphs (aa) and (bb) were obtained;
 - (dd) the person's alias, if any;
 - (ee) the person's address in the Republic;
 - (ff) the person's country of residence;
 - (gg) if the person's country of residence is other than the Republic, the person's address in the country of residence;
 - (hh) the person's contact telephone number;
 - (ii) the person's occupation;
 - (jj) the source of funds of the person;
 - (kk) the person's income tax number; and

- (ll) the person's employer's address and contact particulars;
and
- (iii) in respect of a signatory on the account—
 - (aa) the person's title, gender, names and surname;
 - (bb) the person's identifying number, nationality and date of birth;
 - (cc) the type of identifying document from which the particulars referred to in subparagraphs (aa) and (bb) were obtained;
 - (dd) the person's alias, if any;
 - (ee) the person's address in the Republic;
 - (ff) the person's country of residence;
 - (gg) if the person's country of residence is other than the Republic, the person's address in the country of residence;
 - (hh) the person's contact telephone number;
 - (ii) the person's occupation;
 - (jj) the source of funds of the person;
 - (kk) the person's income tax number; and
 - (ll) the person's employer's address and contact particulars.

(4) In respect of each holder of each account referred to in subregulation (3), the report must contain—

- (a) in the case of a natural person—
 - (i) full particulars of—
 - (aa) the person's title, gender, names and surname;
 - (bb) the person's identifying number and date of birth; and
 - (cc) the type of identifying document from which the particulars referred to in subparagraphs (aa) and (bb) were obtained;
and
 - (ii) as much of the following information as is readily available—
 - (aa) the person's alias, if any;
 - (bb) the person's address in the Republic;
 - (cc) the person's country of residence;
 - (dd) if the person's country of residence is other than the Republic, the person's address in the country of residence;

- (ee) the person's contact telephone number;
 - (ff) the person's occupation;
 - (gg) the source of funds of the person;
 - (hh) the person's income tax number; and
 - (ii) the person's employer's address and contact particulars;
- or

(b) in the case of a legal person or other entity—

(i) full particulars of—

(aa) the person's or entity's name; and

(bb) the person's or entity's identifying number, if it has such a number; and

(ii) as much of the following information as is readily available—

(aa) the person's or entity's address in the Republic;

(bb) the type of business conducted by the person or entity;

(cc) the person's or entity's country of origin;

(dd) if the country of origin is other than the Republic, the person or entity's address in the country of origin; and

(ee) in the case of a company, the information referred to in paragraph (a)(i) and (ii), in respect of at least one director of that company.

(5) In respect of each client of the reporter concerning whom a suspicious or unusual activity report is made, the report must contain—

(a) in the case of a natural person—

(i) full particulars of—

(aa) the person's title, gender, names and surname;

(bb) the person's identifying number and date of birth; and

(cc) the type of identifying document from which the particulars referred to in subparagraphs (aa) and (bb) were obtained;
and

(ii) as much of the following information as is readily available—

(aa) the person's alias, if any;

(bb) the person's address in the Republic;

(cc) the person's country of residence;

- (dd) if the person's country of residence is other than the Republic, the person's address in the country of residence;
 - (ee) the person's contact telephone number;
 - (ff) the person's occupation;
 - (gg) the source of funds of the person;
 - (hh) the person's income tax number; and
 - (ii) the person's employer's address and contact particulars;
- or

(b) in the case of a legal person or other entity—

(i) full particulars of—

(aa) the person's or entity's name; and

(bb) the person's or entity's identifying number, if it has such a number; and

(ii) as much of the following information as is readily available—

(aa) the person's or entity's address in the Republic;

(bb) the type of business conducted by the person or entity;

(cc) the person's or entity's country of origin;

(dd) if the country of origin is other than the Republic, the person or entity's address in the country of origin; and

(ee) in the case of a company, the information referred to in paragraph (a)(i) and (ii), in respect of at least one director of that company.

(6) In respect of a natural person conducting a suspicious or unusual activity concerning which a suspicious or unusual activity report is made, on behalf of another natural person or a legal person or other entity, the report must contain as much of the following information as is readily available—

(a) the person's title, gender, names and surname;

(b) the person's identifying number;

(c) the type of identifying document from which the particulars referred to in subparagraphs (a) and (b) were obtained;

(d) the person's alias, if any;

(e) the person's address in the Republic;

(f) the person's country of residence;

- (g) if the person's country of residence is other than the Republic, the person's address in the country of residence;
- (h) the person's contact telephone number;
- (i) the person's occupation;
- (j) the source of funds of the person;
- (k) the person's income tax number; and
- (l) the person's employer's address and contact particulars.

(7) A suspicious or unusual activity report must—

- (a) contain a full description of the suspicious or unusual activity, including the reason why it is deemed to be suspicious or unusual as contemplated in section 29;
- (b) indicate what action the natural or legal person making the report, or other entity on whose behalf the report is made, has taken in connection with the suspicious or unusual activity concerning which the report is made; and
- (c) contain an indicator or indicators in respect of the circumstances that gave rise to the submission of the report.

Information to be reported concerning a terrorist financing transaction report

23B. (1) When a reporter makes a terrorist financing transaction report, the report must contain full particulars of—

- (a) the name of the natural or legal person making the report or entity on whose behalf the report is made;
- (b) the identifying particulars of the person or entity;
- (c) the address of the person or entity;
- (d) the type of business or economic sector of the entity;
- (e) in the case of a natural person, the person's contact particulars;
- (f) in the case of a legal person or an entity, the surname, first name, date of birth and contact particulars of a contact person;
- (g) if the person mentioned in paragraph (e) or (f) is—
 - (i) a South African citizen or resident, the identifying particulars of that person and the type of identifying document from which the particulars were obtained; or

(ii) not a South African citizen or resident, the identifying particulars of that contact person and the type of identifying document from which the particulars referred to were obtained and the issuing country thereof.

(2) In respect of the transaction or series of transactions concerning which a terrorist financing transaction report is made, the report must contain—

(a) full particulars of—

(i) the location where—

(aa) the transaction took place; or

(bb) in the case of a series of transactions, each of the transactions in that series,

took place;

(ii) the date of the transaction, or, in the case of a series of transactions, the period over which the transactions were conducted;

(iii) the manner in which the transaction or series of transactions were conducted;

(iv) if the transaction or series of transactions involved funds, the amount of funds in local currency; and

(v) if the transaction or series of transactions involved property, a description of the type of property and all identifying characteristics of the property; and

(b) as much of the following information as is readily available—

(i) a description of the type of transaction or series of transactions;

(ii) if the funds or property involved in the transaction or series of transactions were disposed of—

(aa) the manner in which the funds or property were disposed of;

(bb) the amount of the disposition of the funds, or, in the case of property the value for which the property was disposed of; and

- (cc) the currency in which the funds were disposed of, or, in the case of property the currency used in the disposition of the property;
 - (iii) if another institution or person was involved in the transaction or series of transactions—
 - (aa) the name of the other institution or person; and
 - (bb) the number of any account at the other institution involved in the transaction or series of transactions;
 - (iv) the name and identifying particulars of the branch or office where the transaction or series of transactions was conducted; and
 - (v) any remarks, comments, reasons or explanations which the person conducting the transaction or series of transactions may have made or given.
- (3) If any account held at the reporter was involved in the transaction or series of transactions concerning which a terrorist financing transaction report is made, the report must contain—
 - (a) full particulars in respect of each such account, of—
 - (i) the account number and other identifying particulars of the account;
 - (ii) the name and identifying particulars of the branch or office where each account is held;
 - (iii) the type of account;
 - (iv) the currency in which this account is denominated;
 - (v) the date on which the account was opened;
 - (vi) the reference numbers allocated by the Centre and the reporter to any previous reports made in connection with the account;
 - (vii) the balance in the account on the date on which the report is made; and
 - (viii) the status of the account immediately before the reported transaction or series of transactions was carried out; and
 - (b) as much of the following information as is readily available in respect of each such account—
 - (i) if the account was closed—
 - (aa) the date on which the account was closed; and

- (bb) the name of the person who gave the instruction to close it;
- (ii) the highest amount paid into the account in each of the three complete calendar months immediately preceding the date on which the report is made;
- (iii) the highest amount paid out of the account in each of the three complete calendar months immediately preceding the date on which the report is made;
- (iv) the number of payments made into the account in each of the three complete calendar months immediately preceding the date on which the report is made;
- (v) the number of payments made out of the account in each of the three complete calendar months immediately preceding the date on which the report is made;
- (vi) the balance in the account immediately before the transaction or series of transactions was carried out;
- (vii) the balance in the account on the date on which the report is made;
- (viii) any previous activity in the preceding 180 days which had been considered for reporting in connection with the account, whether the activity was reported or not;
- (ix) the reference numbers allocated by the Centre and the person or entity making the report to any previous reports made in connection with the account;
- (x) in respect of the ultimate beneficiary of the account—
 - (aa) the person's title, gender, names and surname;
 - (bb) the person's identifying number, nationality and date of birth;
 - (cc) the type of identifying document from which the particulars referred to in subparagraphs (aa) and (bb) were obtained;
 - (dd) the person's alias, if any;
 - (ee) the person's address in the Republic;
 - (ff) the person's country of residence;

- (gg) if the person's country of residence is other than the Republic, the person's address in the country of residence;
- (hh) the person's contact telephone number;
- (ii) the person's occupation;
- (jj) the source of funds of the person;
- (kk) the person's income tax number; and
- (ll) the person's employer's address and contact particulars;
and

(xi) in respect of a signatory on the account—

- (aa) the person's title, gender, names and surname;
 - (bb) the person's identifying number, nationality and date of birth;
 - (cc) the type of identifying document from which the particulars referred to in subparagraphs (aa) and (bb) were obtained;
 - (dd) the person's alias, if any;
 - (ee) the person's address in the Republic;
 - (ff) the person's country of residence;
 - (gg) if the person's country of residence is other than the Republic, the person's address in the country of residence;
 - (hh) the person's contact telephone number;
 - (ii) the person's occupation;
 - (jj) the source of funds of the person;
 - (kk) the person's income tax number; and
 - (ll) the person's employer's address and contact particulars.
- (4) In respect of each holder of each account referred to in

subregulation (3), the report must contain—

(a) in the case of a natural person—

(i) full particulars of—

- (aa) the person's title, gender, names and surname;
- (bb) the person's identifying number, nationality and date of birth; and
- (cc) the type of identifying document from which the particulars referred to in subparagraphs (aa) and (bb) were obtained;
and

- (ii) as much of the following information as is readily available—
 - (aa) the person’s alias, if any;
 - (bb) the person’s address in the Republic;
 - (cc) the person’s country of residence;
 - (dd) if the person’s country of residence is other than the Republic, the person’s address in the country of residence;
 - (ee) the person’s contact telephone number;
 - (ff) the person’s occupation;
 - (gg) the source of funds of the person;
 - (hh) the person’s income tax number; and
 - (ii) the person’s employer’s address and contact particulars;

or

- (b) in the case of a legal person or other entity—

- (i) full particulars of—

- (aa) the person’s or entity’s name; and

- (bb) the person’s or entity’s identifying number, if it has such a number; and

- (ii) as much of the following information as is readily available—

- (aa) the person’s or entity’s address in the Republic;

- (bb) the type of business conducted by the person or entity;

- (cc) the person’s or entity’s country of origin;

- (dd) if the country of origin is other than the Republic, the person or entity’s address in the country of origin; and

- (ee) in the case of a company, the information referred to in paragraph (a)(i) and (ii), in respect of at least one director of that company.

- (5) In respect of each client of the reporter, concerning whom

a terrorist financing transaction report is made, the report must contain—

- (a) in the case of a natural person—

- (i) full particulars of—

- (aa) the person’s title, gender, names and surname;

- (bb) the person’s identifying number, nationality and date of birth; and

- (cc) the type of identifying document from which the particulars referred to in subparagraphs (aa) and (bb) were obtained;
and
 - (ii) as much of the following information as is readily available—
 - (aa) the person’s alias, if any;
 - (bb) the person’s address in the Republic;
 - (cc) the person’s country of residence;
 - (dd) if the person’s country of residence is other than the Republic, the person’s address in the country of residence;
 - (ee) the person’s contact telephone number;
 - (ff) the person’s occupation;
 - (gg) the source of funds of the person;
 - (hh) the person’s income tax number; and
 - (ii) the person’s employer’s address and contact particulars;
 - or
 - (b) in the case of a legal person or other entity—
 - (i) full particulars of—
 - (aa) the person’s or entity’s name;
 - (bb) the person’s or entity’s identifying number, if it has such a number;
 - (cc) the person’s or entity’s address in the Republic; and
 - (ii) as much of the following information as is readily available—
 - (aa) the type of business conducted by the person or entity;
 - (bb) the names of the natural person with authority to conduct the transaction on behalf of the person or entity;
 - (cc) the person’s or entity’s country of origin;
 - (dd) if the country of origin is other than the Republic, the person or entity’s address in the country of origin; and
 - (ee) in the case of a company, the information referred to in paragraph (a)(i) and (ii), in respect of at least one director of that company.
- (6) In respect of a natural person conducting a transaction or series of transactions concerning which a terrorist financing transaction report is made, on behalf of another natural person or a legal person or other entity,

the report must contain as much of the following information as is readily available—

- (a) the person's title, gender, names and surname;
- (b) the person's identifying number, nationality and date of birth;
- (c) the type of identifying document from which the particulars referred to in subparagraphs (a) and (b) were obtained;
- (d) the person's alias, if any;
- (e) the person's address in the Republic;
- (f) the person's country of residence;
- (g) if the person's country of residence is other than the Republic, the person's address in the country of residence;
- (h) the person's contact telephone number;
- (i) the person's occupation;
- (j) the source of funds of the person;
- (k) the person's income tax number; and
- (l) the person's employer's address and contact particulars.

(6) A terrorist financing transaction report must—

- (a) contain a full description of the suspicious or unusual terrorist financing transaction or series of transactions, including the reason why it is deemed to be suspicious or unusual as contemplated in section 29;
- (b) indicate what action the natural or legal person making the report, or other entity on whose behalf the report is made, has taken in connection with the transaction or series of transactions concerning which the report is made; and
- (c) contain an indicator or indicators in respect of the circumstances that gave rise to the submission of the report.”.

Insertion of Regulation 23C:

7. The following regulations are hereby inserted after regulation 23B:

“Information to be reported concerning a terrorist financing activity report

23C. (1) When a reporter makes a terrorist financing activity report, the report must contain full particulars of—

- (a) the name of the natural or legal person making the report or entity on whose behalf the report is made;

- (b) the identifying particulars of the person or entity;
 - (c) the address of the person or entity;
 - (d) the type of business or economic sector of the entity;
 - (e) in the case of a natural person, the person's contact particulars;
 - (f) in the case of a legal person or an entity, the surname, first name, date of birth and contact particulars of a contact person;
 - (g) if the contact person mentioned in paragraph (e) or (f) is—
 - (i) a South African citizen or resident, the identifying particulars of that person and the type of identifying document from which the particulars were obtained; or
 - (ii) not a South African citizen or resident, the identifying particulars of that contact person and the type of identifying document from which the particulars referred to were obtained and the issuing country thereof.
- (2) In respect of the activity concerning which a terrorist financing activity report is made, the report must contain as much of the following information as is readily available—
- (a) the location where the activity took place;
 - (b) the date at which the activity took place;
 - (c) the manner in which the activity was conducted;
 - (d) if the activity involved funds, the amount of funds in local currency;
 - (e) if the activity involved property, a description of the type of property, all identifying characteristics of the property and the estimated value of the property;
 - (f) if the funds or property involved in the activity were disposed of—
 - (i) the manner in which the funds or property were disposed of;
 - (ii) the amount of the disposition of the funds, or, in the case of property the value for which the property was disposed of; and
 - (iii) the currency in which the funds were disposed of, or, in the case of property the currency used in the disposition of the property;
 - (g) if another institution or person was involved in the activity—
 - (i) the name of the other institution or person; and
 - (ii) the number of any account at the other institution involved in the activity;

- (h) the name and identifying particulars of the branch or office where the activity was conducted;
- (i) any remarks, comments, reasons or explanations which the person conducting the activity may have made or given; and
- (j) an indicator or indicators in respect of the act that gave rise to the filing of the report.

(3) If any account held at the reporter was involved in the suspicious or unusual activity concerning which a terrorist financing activity report is made, then the report must contain—

- (a) full particulars in respect of each such account, of—
 - (i) the account number and other identifying particulars of the account;
 - (ii) the name and identifying particulars of the branch or office where the account is held;
 - (iii) the type of account;
 - (iv) the currency in which this account is denominated;
 - (v) the date on which the account was opened;
 - (vi) the reference numbers allocated by the Centre and the reporter to any previous reports made in connection with the account;
 - (vii) the balance in the account on the date on which the report is made; and
 - (viii) the status of the account immediately before the reported transaction or series of transactions was carried out; and
- (b) as much of the following information as is readily available in respect of each such account—
 - (i) if the account was closed—
 - (aa) the date on which the account was closed; and
 - (bb) the name of the person who gave the instruction to close it;
 - (ii) in respect of the ultimate beneficiary of the account—
 - (aa) the person's title, gender, names and surname;
 - (bb) the person's identifying number, nationality and date of birth;

- (cc) the type of identifying document from which the particulars referred to in subparagraphs (aa) and (bb) were obtained;
 - (dd) the person's alias, if any;
 - (ee) the person's address in the Republic;
 - (ff) the person's country of residence;
 - (gg) if the person's country of residence is other than the Republic, the person's address in the country of residence;
 - (hh) the person's contact telephone number;
 - (ii) the person's occupation;
 - (jj) the source of funds of the person;
 - (kk) the person's income tax number; and
 - (ll) the person's employer's address and contact particulars;
- and

(iii) in respect of a signatory on the account—

- (aa) the person's title, gender, names and surname;
- (bb) the person's identifying number, nationality and date of birth;
- (cc) the type of identifying document from which the particulars referred to in subparagraphs (aa) and (bb) were obtained;
- (dd) the person's alias, if any;
- (ee) the person's address in the Republic;
- (ff) the person's country of residence;
- (gg) if the person's country of residence is other than the Republic, the person's address in the country of residence;
- (hh) the person's contact telephone number;
- (ii) the person's occupation;
- (kk) the source of funds of the person;
- (ll) the person's income tax number; and
- (mm) the person's employer's address and contact particulars.

(4) In respect of each holder of each account referred to in

subregulation (3), the report must contain—

(a) in the case of a natural person—

(i) full particulars of—

- (aa) the person's title, gender, names and surname;

- (bb) the person's identifying number and date of birth; and
 - (cc) the type of identifying document from which the particulars referred to in subparagraphs (aa) and (bb) were obtained;
 - and
 - (ii) as much of the following information as is readily available—
 - (aa) the person's alias, if any;
 - (bb) the person's address in the Republic;
 - (cc) the person's country of residence;
 - (dd) if the person's country of residence is other than the Republic, the person's address in the country of residence;
 - (ee) the person's contact telephone number;
 - (ff) the person's occupation;
 - (gg) the source of funds of the person;
 - (hh) the person's income tax number; and
 - (ii) the person's employer's address and contact particulars;
- or
- (b) in the case of a legal person or other entity—
 - (i) full particulars of—
 - (aa) the person's or entity's name; and
 - (bb) the person's or entity's identifying number, if it has such a number; and
 - (ii) as much of the following information as is readily available—
 - (aa) the person's or entity's physical address in the Republic;
 - (bb) the type of business conducted by the person or entity;
 - (cc) the person's or entity's country of origin;
 - (dd) if the country of origin is other than the Republic, the person or entity's address in the country of origin; and
 - (ee) in the case of a company, the information referred to in paragraph (a)(i) and (ii), in respect of at least one director of that company.
- (5) In respect of each client of the reporter concerning whom a terrorist financing activity report is made, the report must contain—
 - (a) in the case of a natural person—
 - (i) full particulars of—

- (aa) the person's title, gender, names and surname;
- (bb) the person's identifying number, nationality and date of birth; and
- (cc) the type of identifying document from which the particulars referred to in subparagraphs (aa) and (bb) were obtained; and
- (ii) as much of the following information as is readily available—
 - (aa) the person's alias, if any;
 - (bb) the person's address in the Republic;
 - (cc) the person's country of residence;
 - (dd) if the person's country of residence is other than the Republic, the person's address in the country of residence;
 - (ee) the person's contact telephone number;
 - (ff) the person's occupation;
 - (gg) the source of funds of the person;
 - (hh) the person's income tax number; and
 - (ii) the person's employer's address and contact particulars;
 or
- (b) in the case of a legal person or other entity—
 - (i) full particulars of—
 - (aa) the person's or entity's name; and
 - (bb) the person's or entity's identifying number, if it has such a number; and
 - (ii) as much of the following information as is readily available—
 - (aa) the person's or entity's physical address in the Republic;
 - (bb) the type of business conducted by the person or entity;
 - (cc) the person's or entity's country of origin;
 - (dd) if the country of origin is other than the Republic, the person or entity's address in the country of origin; and
 - (ee) in the case of a company, the information referred to in paragraph (a)(i) and (ii), in respect of at least one director of that company.
- (6) In respect of a natural person conducting a suspicious or unusual activity concerning which a terrorist financing activity report is made,

on behalf of another natural person or a legal person or other entity, the report must contain as much of the following information as is readily available—

- (a) the person's title, gender, names and surname;
- (b) the person's identifying number, nationality and date of birth;
- (c) the type of identifying document from which the particulars referred to in subparagraphs (a) and (b) were obtained;
- (d) the person's alias, if any;
- (e) the person's address in the Republic;
- (f) the person's country of residence;
- (g) if the person's country of residence is other than the Republic, the person's address in the country of residence;
- (h) the person's contact telephone number;
- (i) the person's occupation;
- (j) the source of funds of the person;
- (k) the person's income tax number; and
- (l) the person's employer's address and contact particulars.

(7) A terrorist financing activity report must—

- (a) contain a full description of the activity which is the subject of the terrorist financing activity report, including the reason why it is deemed to be suspicious or unusual as contemplated in section 29;
- (b) indicate what action the natural or legal person making the report, or other entity on whose behalf the report is made, has taken in connection with the activity concerning which the report is made; and
- (c) contain an indicator or indicators in respect of the circumstances that gave rise to the submission of the report.”