

反洗黑錢

為加深持牌人對反洗錢及反恐怖分子資金籌集（「反洗錢」）議題的認知，我們會在《專業天地》這個「反洗錢專區」為大家提供有關反洗錢的不同資訊及最新消息。

To enhance licensees' knowledge on the subject of anti-money laundering ("AML") and counter-terrorist financing ("CTF"), we will provide various information and updates about AML in the "AML Corner".



監管局就反洗錢進行風險為本監督 EAA's risk-based inspection on AML

監管局以風險為本的監督方法，監管地產代理業界有否遵從反洗錢/反恐怖分子資金籌集的規定。監管局的監督力及巡查頻率(包括遙距監察及現場巡查)會視乎地產代理經營者所面對的威脅和脆弱程度而定。執業通告(編號18-01(CR))所載有關反洗錢/反恐怖分子資金籌集規定的主要範疇包括：客戶盡職審查、風險評估、持續監察客戶、備存紀錄、舉報可疑交易及員工培訓。

The EAA has adopted a Risk-based Approach in its supervision of the estate agency trade practitioners' compliance with AML/CTF requirements. The intensity of supervision and frequency of inspections by the EAA, including both off-site monitoring and on-site inspections, are carried out based on the level of ML/TF threats and vulnerabilities of the estate agency operators classified under the different risk categories. Key areas for AML/CTF compliance requirements as stipulated under Practice Circular No. 18-01(CR) include: customer due diligence ("CDD"), risk assessment, continuous monitoring of customers, record keeping, reporting suspicious transactions and staff training.