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APPENDICES

APPENDIX 1: GUIDELINES ISSUED BY THE FIU

Guideline Reference	Title	Date Issued	Purpose of Guideline
Guideline 1	Suspicious Transactions	26 October 2007	To provide guidance on how to identify suspicious transactions and report these suspicious transactions.
Guideline 2	Reporting a Suspicious Transaction by Paper	26 October 2007	To provide guidance to financial institutions on how to complete a “suspicious transaction report” form.
Guideline 3	Reporting Cash Transactions of \$10,000 or above by Paper	22 May 2009	To provide guidance to financial institutions on how to report cash transactions of \$10,000 and above using the paper report forms
Guideline 4	Customer Identification and Verification	20 August 2009	To explain the customer identification and verification requirements of the FTR Act and Regulations and provide practical guidance on how to apply these customer verification requirements.
Guidelines Issued by the RBF			
Banking Supervision Policy No. 6	Minimum Requirements for Licensed Financial Institutions for the Management of Money Laundering and Terrorist Financing Risk	November 2014	The Policy sets out the minimum requirements on establishing a risk management framework comprising of systems, structures, processes and people within which licensed financial institutions identifies, assesses, mitigates and monitors money laundering and terrorist financing risk.

Source: Fiji FIU and RBF

APPENDIX 2: POLICY ADVISORIES ISSUED BY FIU

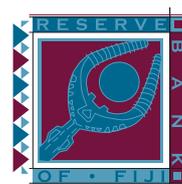
Reference	Subject	Purpose of Advisory	Issue Date
1/2007	Customer Due Diligence of Existing Customers' Accounts	To explain how and when due diligence is to be applied to existing customers of financial institutions	15 March 2007
2/2007	Customer Due Diligence of Customers Who Have Insufficient or No Official Identification Documents	To provide further guidance on how due diligence is to be applied to new customers who have insufficient or no official identification documents	11 April 2007
3/2007	Identification and Verification of a Customer's Signature	To provide further guidance on how to identify and verify a customer's signature	26 April 2007
4/2007	Identification and Verification of Occasional Customers	To provide further guidance on how to identify and verify occasional customers	14 June 2007
5/2007	Risk Based Approach	To provide guidance on how to apply the FTR Act and Regulations on a risk based approach	22 June 2007
6/2007	Application of Exemption Provisions for Reporting of Cash Transactions	To provide guidance on how to apply the exemption provisions relating to cash transaction reporting requirements	9 July 2007
7/2007	Record Keeping	To provide further guidance on the record keeping requirements of the FTR Act	11 July 2007
1/2008	Identification and Verification of Customers of Insurance Providers	To provide further guidance to insurance companies, brokers and agents on their obligations to identify and verify their customers' identity.	23 January 2008
2/2008	Identification and Verification of Clients and Beneficiaries of Employer Funded Group Life Insurance Policies	To provide guidance on how insurance companies and intermediaries can apply the identification requirements to clients of employer funded group life insurance policies.	24 November 2008
1/2010	Identification and Verification of a Customer's Signature	To provide guidance on how to identify and verify a customer's signature. This Advisory supersedes and replaces Policy Advisory 3/2007 of 26 April 2007.	11 August 2010
2/2010	Use of Referee Letter to Verify a Customer's Identity	Pursuant to Section 4(4)(a) of the FTR Act, to allow financial institutions to rely solely on a letter from a suitable referee to verify a low risk customer who does not have or is unable to provide any formal identification documents.	27 August 2010
3/2010	Refugee Identity Card	To advise financial institutions of the identification documents pertaining to customers who have been granted Asylum Seeker and Refugee status by the Fiji Government.	17 September 2010
4/2010	Identification of Customers of Telephone Financial Services	To provide guidance to telephone service providers that provide financial services to customers on the customer identification requirements under the FTR Act and how it relates to the Decree on Compulsory Registration of Customers for Telephone Services (2010).	17 September 2010
1/2012	Subsequent Reporting of Suspicious Transactions	To provide clarification on the need for continuous reporting of customers who have been previously reported to the FIU as engaging in suspicious transactions.	28 March 2012
2/2012	Voter Identification Card	To advise financial institutions of the inclusion of the Fiji Voter Identification Card for identification and verification of certain customers and clients.	22 August 2012
1/2013	FNPF/FRCA Joint Identification Card	To advise financial institutions of the inclusion of the FNPF/FRCA Joint Identification card for identification and verification of their customers and clients.	15 November 2013

Source: Fiji FIU

APPENDIX 3: PRESS RELEASES



Fiji FIU
Fiji Financial Intelligence Unit



PRESS RELEASE

Press Release No.: 3/2016 **Telephone:** (679) 331 3611 / 322 3333 **Facsimile:** (679) 330 2094 / 331 6454
Date: 18 February 2016 **E-mail:** info@rbf.gov.fj or info@fijifiu.gov.fj

ATM SKIMMING IN FIJI

Cases have been brought to the attention of the Financial Intelligence Unit (FIU) involving foreign nationals who have obtained customers' bank card details by fraudulent means using ATM and EFTPOS skimming devices. The Director of FIU, Mr Razim Buksh said that they have noted an increase in the number of skimming cases since June 2015. The last major and carefully orchestrated incident occurred in December 2015 and affected more than 500 credit and debit cardholders. An attempt to conduct ATM skimming in January 2016 was successfully foiled.

Several people have been charged by the Fiji Police Force and investigations are continuing. Fiji's first skimming device case was detected in 2003.

Mr Buksh said that the FIU is assisting the Fiji Police Force in their investigations and is working closely with the Association of Banks in Fiji (ABIF) to ensure that necessary measures are in place to be able to detect and prevent future incidents from occurring.

The FIU would like to advise cardholders to exercise caution and care when using their cards at ATM and EFTPOS machines, when they access their bank accounts online and when conducting on-line purchases or payments. Cardholders must take heed of advisories issued by the ABIF, individual commercial banks in Fiji and the Consumer Council of Fiji. Customers whose cards were used for unauthorised transactions should immediately contact their bank. The Reserve Bank of Fiji is also working closely with the commercial banks and a number of measures have been introduced to ensure safety and protection of customers and their funds.

In addition to advisories issued by the ABIF and commercial banks, we would like to provide further measures for members of the public to note as follows:

- Always keep your credit or debit card in a safe and secure place.
- If your card is lost or stolen, or if you suspect unauthorised use, contact your bank immediately.
- Do not send your card number through email.
- Do not give out your card number over the telephone unless you initiated the call and you are absolutely sure of the party speaking to you.

- Always review your account statements as soon as you receive them to verify transactions. Contact your bank immediately if you identify any discrepancies.
- To protect your account, it is recommended that you change your Personal Identification Number (PIN) regularly.
- When selecting a PIN, do not use a number or word that appears in your wallet, such as name, birth date, home address, postal box number or telephone number or a number associated with you or your family members.
- Ensure no one sees your PIN when you enter it. Memorise your PIN. Do not write it down anywhere, especially on your card, and never share it with anyone.
- Cancel and cut up unused credit and other bank cards. If you receive a replacement card, destroy your old card.
- If you need to use your card, shop with merchants you know and trust.
- Make sure any internet purchase is secured with encryption to protect your account information. Look for secure transaction symbols such as a lock symbol in the lower right-hand corner of your web browser, or "https://..." in the address bar of the website. The "s" indicates "secured" and means the web page uses encryption.
- Always log off from any website after a purchase transaction is made with your credit or debit card. If you cannot log off, shut down your browser to prevent unauthorised access to your account information.
- Safe-keep all your ATM, EFTPOS and on-line transaction receipts and compare with your monthly card statements before you dispose of the receipts.

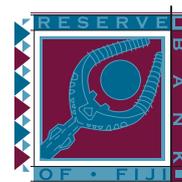
The FIU would like to also caution criminals that skimming related activities and money laundering are serious offences in Fiji and all effort will be made to investigate and prosecute such criminals. In the past, people have been convicted in Fiji for such activities including credit card fraud.

Customers may also report any fraudulent or suspicious transactions to the FIU on telephone number 322 3333 or email: info@fijifiu.gov.fj.

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Fiji FIU
Fiji Financial Intelligence Unit



PRESS RELEASE

Press Release No.: 15/2016 **Telephone:** (679) 331 3611 / 322 3333 **Facsimile:** (679) 330 2094 / 331 6454
Date: 3 June 2016 **E-mail:** info@rbf.gov.fj or info@fjifu.gov.fj

BOGUS PHONE SALES – “BUY 3 GET 1 FREE”

The Fiji Financial Intelligence Unit (FIU) would like to warn and advise members of the public to exercise extreme caution when responding to advertisements through the print media, unsolicited emails and communication through social media on cheap mobile phone deals that make promises such as “buy 3 get 1 free”.

The Director of FIU, Mr Razim Buksh said that the FIU has established that the “buy 3 get 1 free” advertisement in the local print media on 27 May 2016 and 1 June 2016 is bogus and a scam.

The advertisement claims to offer a “buy 3 get 1 free” deal on brand new Apple iPhones, Samsung Galaxy Series phones and digital video cameras with prices ranging from AUD\$220 to AUD\$2,000. Interested customers were to contact the following emails: orderproduct@salesperson.net and orderproductbrandnew@gmail.com or Skype: orderproduct.

Mr Buksh said that this was a well-planned scam by international criminal gangs that used a fake email address purporting to be from two legitimate businesses in Australia and three sets of stolen personal credit card details to pay for the advertisement. The FIU was able to verify with the owners of the Australian businesses that they had nothing to do with the bogus phone sales scam. The criminals had also used stolen ID cards and were purporting to be “sales staff” of a legitimate telecommunications related company based in the United Kingdom. The beneficiaries were located in Italy and the United Kingdom there could be other criminal syndicates located elsewhere.

Mr Buksh said that the FIU was able to establish that when contacted by prospective buyers from Fiji, the criminals would respond immediately by providing an order form which the prospective buyer will fill with details of their intended purchase. Upon replying to their initial email, the criminals would provide the total price for the order in FJD and the method of preferred

payment which was through money transfer service and not through a commercial bank.

Mr Buksh reported that on 1 June 2016, the FIU had issued an Alert Notice to all commercial banks and international money transfer service to refrain from processing any payment to the beneficiaries of the scam.

Mr Buksh urged members of the public to remain vigilant and be wary of such bogus deals and take precautionary measures to verify such offers.

Members of the public are requested to take the following steps when responding to such offers through emails, social media or print media:

1. Be sceptical about “too good to be true” deals;
2. Verify that the advertisement is from a legitimate mobile phone company, supplier or source;
3. Do online searches to verify the details of the deal;
4. Ask for basic information about the supplier such as the physical address or business location, phone number, invoice, TIN number, etc;
5. Consider how you will make the payment. Always insist on sending the money into a bank account. Also ensure that you send money in the name of the company and not the individual purporting to represent the company; and
6. If you are unsure, talk to someone who can assist you to make the right decision.

Members of the public may also report any fraudulent or suspicious transactions to the FIU on telephone number 322 3333 or email: info@fjifu.gov.fj

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PRESS RELEASE

Press Release No.: 18/2016 **Telephone:** (679) 331 3611 **Facsimile:** (679) 330 2094 / 331 6454
Date: 11 August 2016 **E-mail:** info@rbf.gov.fj or info@fijifiu.gov.fj

**THE FINANCIAL INTELLIGENCE UNIT SIGNS MEMORANDUM OF UNDERSTANDING
WITH THE FIJIAN ELECTIONS OFFICE**

The Financial Intelligence Unit (FIU) and the Fijian Elections Office (FEO) signed a Memorandum of Understanding [MOU] today.

The MOU would enable the exchange of relevant information and intelligence between the two parties. Through this MOU framework, the parties aim to establish and strengthen cooperation to more effectively perform their respective statutory functions under the Financial Transactions Reporting (FTR) Act, the Electoral Decree 2014 and the Political Parties (Registration, Conduct, Funding and Disclosures) Decree 2013.

The Supervisor of Elections, Mr Mohammed Saneem, said that the MOU will enable FEO to effectively enforce the requirements of the Electoral Decree and the Political Parties Decree.

The Director of the Financial Intelligence Unit, Mr Razim Buksh, said that the role of the FIU is to ensure transparency of financial transactions and accountability of assets and properties acquired by Fijian nationals and businesses. With the increased focus on financial disclosures of political parties and senior public sector officials, the FIU continues to explore ways and opportunities to scrutinise and verify such disclosures. Mr Buksh said that the idea was also to identify unexplained wealth cases.

In 2012, the FIU included the FEO issued voter registration card as a formal identification document for the purposes of customer identification requirements under the FTR Regulations. The voter registration card has been the most popular and widely accepted ID document for Fijians living in the rural and maritime areas, as well as for small-micro businesses, when opening bank accounts and accessing financial products and services.

The FTR Act enables the FIU to enter into such arrangements as MOUs with key stakeholders and agencies for information exchange which is subject to strict confidentiality and protection of information requirements.

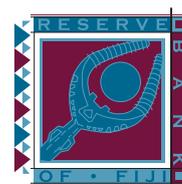
Mohammed Saneem
Supervisor of Elections
Fijian Elections Office

Razim Buksh
Director
Financial Intelligence Unit

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Fiji FIU
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PRESS RELEASE

Press Release No.: 22/2016 **Telephone:** (679) 331 3611 / 322 3333 **Facsimile:** (679) 330 2094 / 331 6454
Date: 23 September 2016 **E-mail:** info@rbf.gov.fj or info@fijifu.gov.fj

FIJIAN OFFICIALS ATTEND APG MEETING

Fijian Government officials recently attended the annual plenary meeting of the Asia Pacific Group on Money Laundering (APG) which was held from 5-8 September 2016 in San Diego, United States of America. The Fijian delegation was headed by Mr Razim Buksh, Director of Financial Intelligence Unit (FIU) and was accompanied by Mr Christopher Pryde, Director of Public Prosecutions and senior officials from the Reserve Bank of Fiji, Office of the Solicitor General, Fiji Police Force, Fiji Revenue and Customs Authority, Fiji Independent Commission Against Corruption, Office of the DPP and the FIU.

Fiji has been a member of the APG since 1998. As a member, a peer assessment of Fiji's anti-money laundering and combating the financing of terrorism (AML/CFT) framework was conducted by the APG in 2015. Assessors from Australia, New Zealand, India, Macao, China and Malaysia examined Fiji's level of compliance on key AML/CFT areas including adequacy and effectiveness of laws, policies and coordination, implementation of preventive measures, powers and capacity of FIU, supervisory and law enforcement agencies, use of financial intelligence and international cooperation. Mr Buksh said that all countries undergo regular peer assessments using a global assessment methodology and procedures. AML/CFT assessments of Bangladesh, Bhutan, Canada and Singapore were also conducted in 2015/16.

Fiji's assessment report (also called the Mutual Evaluation Report) was tabled and adopted at the APG plenary meeting. The Report outlines the findings of Fiji's technical compliance and effectiveness ratings against the Financial Action Task Force (FATF) 40 international requirements on AML/CFT. The Report also contains recommendations made by the APG assessment team to further improve and strengthen Fiji's compliance and effectiveness with the international AML/CFT requirements.

The Report noted strengths and weaknesses in Fiji's AML/CFT framework. Fiji was noted as having strong laws in the areas of investigation and prosecution of money laundering crimes, supervision of financial institutions, powers of investigators and confiscation of proceeds of crimes. The Report highlighted gaps in Fiji's legal framework to deal with targeted financial sanctions relating to terrorism financing and proliferation financing. The Report also noted some gaps in current laws such as the Financial Transactions Reporting Act and in other areas such as the confiscation of criminal proceeds, investigation of terrorism financing and the capacity and resources of key agencies.

The APG meeting provided an opportunity for Fijian officials to address the APG members and provide high level briefing on Fiji's commitment to address the gaps identified in the Report.

Mr Buksh said that while Fiji generally agreed with the Report, differences were noted with the assessment team relating to:

- i. non-existence of the dealers in precious metals and stones sector in Fiji as defined under the FATF standards;
- ii. exclusion of the cooperatives sector from the analysis as this is not a covered sector in Fiji's context;
- iii. enforceability of FTR Act and Regulations and its impact on assessing AML/CFT preventative measures for financial institutions and other businesses and professions;
- iv. effectiveness of mutual legal assistance to be determined on informal as well as formal mechanisms that works well and exist in Fiji's context;
- v. gaps in Fiji's extradition law which were considered as major gaps by the assessment team.

Mr Buksh also highlighted and criticised countries like Australia, Canada, New Zealand and USA for not fully understanding and applying risk and context issues for Fiji. Fiji continues to emphasise that peer assessments should consider risk and content issues more pragmatically, particularly for smaller economies as they do not pose any significant danger to the international financial system in relation to illicit financial flows for money laundering and for terrorism financing.

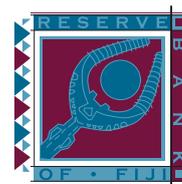
Mr Buksh said following the tabling of Fiji's Mutual Evaluation Report at the APG Meeting, relevant Government agencies are now required to implement the recommendations in the Report. These recommendations include, among others, (1) revisions of current laws such as the Financial Transaction Reporting Act, Proceeds of Crime Act, Public Order Act, Extradition Act, and Police Act; (2) seeking additional powers for law enforcement agencies and strengthening the resources of key Government agencies such as the Fiji Police Force; and (3) enhancing preventive and supervision measures particularly for lawyers, accountants and real estate agents.

The National AML Council, which is chaired by the Solicitor General and Permanent Secretary for Justice, Mr Sharvada Sharma, will be providing strategic direction in the implementation of these recommendations by various Government agencies.

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PRESS RELEASE

Press Release No.: 23/2016 **Telephone:** (679) 331 3611 / 322 3333 **Facsimile:** (679) 330 2094 / 331 6454
Date: 27 September 2016 **E-mail:** info@rbf.gov.fj or info@fjifu.gov.fj

FINANCIAL INTELLIGENCE UNIT ANNUAL REPORT 2015

The Financial Intelligence Unit (FIU) Annual Report for 2015 was tabled in Parliament yesterday, 26 September 2016 by the Honourable Attorney-General and Minister for Justice, Mr Aiyaz Sayed-Khaiyum.

The report provides information on key achievements and performance of the FIU for 2015. The FIU is responsible for the administration and enforcement of the Financial Transactions Reporting (FTR) Act, a legislation aimed at preventing and detecting money laundering and other proceed generating criminal activities in Fiji such as fraud, corruption and tax evasion.

The Director of the FIU, Mr Razim Buksh said that the FIU, in partnership with key Government agencies and the private sector, continued to implement important anti-money laundering (AML) initiatives during 2015.

In 2015, the FIU handled the following key intelligence and profiling related outputs: -

1. received and analysed 516 suspicious transaction reports;
2. disseminated 255 intelligence reports to law enforcement agencies involving 649 individuals and 116 entities for alleged money laundering, tax evasion and proceeds of crime transactions;
3. conducted 27 due diligence and background checks for Government agencies involving 49 individuals and 40 entities;
4. provided 191 investigative assistance to law enforcement agencies such as the Fiji Police Force, FRCA and FICAC involving 502 individuals and 264 entities;
5. issued 7 Alert Notices to financial institutions on 42 individuals and 1 entity;
6. issued 11 Directives to financial institutions in relation to 11 individuals and 2 entities to monitor their transactions;
7. made 667 enquiries and requests for further information to commercial banks and other financial institutions;

8. received 579,849 cash transaction reports; 1,029,993 electronic fund transfers reports; and 491 border currency reports;
9. provided AML and FTR Act training to 270 officers of financial institutions and 84 officers of law enforcement agencies;
10. enrolled 93 officials at the national AML computer based training centre at the FIU;
11. issued eight ad-hoc policy advisories to commercial banks and other financial institutions on various customer due diligence and FTR Act requirements.

Mr Buksh said that FIU's intelligence has led to several successful investigations of criminal activities, apprehension of suspects and the monitoring and tracing of criminal assets. In 2015, three persons were convicted for money laundering and three persons were convicted for border currency offences. The FIU also prevented Fijians from falling victims of transnational fraud and scams such as cybercrime.

Mr Buksh added that profiling complex cybercrime transactions and suspicious foreign remittance transactions were the key challenges for the FIU in 2015.

In 2015, the FIU also continued to strengthen its information exchange mechanism with partner agencies by signing Memoranda of Agreements (MOA) with three foreign FIUs. These MOAs enable the exchange of information relevant to the investigation and prosecution of a money laundering, terrorist financing or other serious offence.

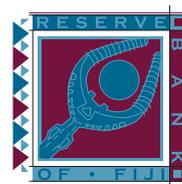
The FIU contributed to key national AML projects in 2015 such as Fiji's national risk assessment and the mutual evaluation where Fiji was assessed on its compliance with international AML standards.

Mr Buksh said the outcomes in 2015 has been possible through the support of various partners such as the National AML Council, the law enforcement agencies, reporting financial institutions and other relevant agencies including the Reserve Bank of Fiji. The FIU is funded by the Reserve Bank of Fiji.



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PRESS RELEASE

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Date: 10 November 2016 **E-mail:** info@rbf.gov.fj or info@fijifiu.gov.fj

FIJI FIU HOSTS PACIFIC FIU ATTACHMENT PROGRAM

The Fiji Financial Intelligence Unit (FIU) is hosting four officers from the FIU's of the Cook Islands, Marshall Islands, Papua New Guinea and Vanuatu from the 7-11 November 2016.

The attachment program is jointly supported by the United Nations Pacific Regional Anti-Corruption Project, implemented by the United Nations Development Program (UNDP) Pacific Office in Fiji and the United Nations Office on Drugs and Crime (UNODC).

The Director FIU, Mr Razim Buksh said that the attachment program supports and contributes to the UN's Pacific regional anti-corruption efforts on strengthening national integrity systems and good governance. The FIU plays a central role in promoting inter-agency cooperation and ensures safety of financial systems from illicit transactions.

Mr Buksh said that participants undergo an intensive program where they understudy the daily operations of the FIU and have an opportunity to visit a local law enforcement agency and a financial institution to get an idea of the intelligence, networking, and regulatory role the FIU has in Fiji.

Mr Buksh stated that the objective of the attachment is to also strengthen capacity building and enhance knowledge of participating FIU's experience which they can implement or adapt to their own systems and processes when they return home.

Mr Buksh said that the attachment program will contribute to the resilience of respective Pacific financial systems through such training and networking between Pacific FIUs. He added that as a result of the attachment, the participants will have a better understanding of financial analysis and investigation of transactions related to corruption, money laundering and terrorist financing.

The FIU has been providing opportunities for attachment for Pacific Island FIUs since 2013. To-date it has hosted 16 officers from 10 Pacific countries including the Cook Islands, Federated States of Micronesia, Kiribati, Marshall Islands, Nauru, Palau, Papua New Guinea, Solomon Islands, Tonga and Vanuatu.

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PRESS RELEASE

Press Release No.: 30/2016 **Telephone:** (679) 331 3611 / 322 3333 **Facsimile:** (679) 330 2094 / 331 6454
Date: 2 December 2016 **E-mail:** info@rbf.gov.fj or info@fijifiu.gov.fj

FIU CONDUCTS ANTI-MONEY LAUNDERING COMPLIANCE EXAMINATION OF LAWYERS AND ACCOUNTANTS

The Financial Intelligence Unit (FIU), as Fiji's anti-money laundering regulator, is conducting onsite examinations of law firms and accounting firms from 1–6 December 2016. Lawyers and accountants are required under the Financial Transactions Reporting (FTR) Act to implement certain obligations and preventative measures that aim at detecting illegal and money laundering activities.

The Director FIU, Mr Razim Buksh said, that law firms and accounting firms are covered under the FTR Act when preparing or carrying out transactions for clients relating to buying and selling real estate, managing client money and other assets, managing bank accounts for their clients, creating and managing legal entities, trusts and other business entities. Key requirements include identification and verification of clients and the source of their funds, and reporting of suspicious transactions to the FIU. They are also required to monitor client's financial activities and have internal controls and processes to mitigate fraud and money laundering.

Mr Razim Buksh said that commercial banks and other regulated financial institutions in Fiji undergo such compliance examinations regularly by the Reserve Bank of Fiji. The focus now is on lawyers and accountants as they are seen as the "gatekeepers" to our legal and financial system which, if compromised, will have significant adverse impact for Fiji. The National Risk Assessment that was conducted in 2015 noted that there were gaps and vulnerabilities in these sectors which could be targeted by criminals to launder their tainted money if they are not properly addressed and rectified.

The FIU is aware that certain transactions related to sale and purchase of properties have been processed in the past without proper scrutiny of clients and their source of funds as required under the FTR Act. The onsite examination will ensure that all financial institutions and designated non-financial businesses and professions such as lawyers, accountants and real estate agents understand and comply with the preventative and reporting measures in Fiji.

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