



FINANCIAL CRIME MODULE

| MODULE | FC (Financial Crime) | |
|---|---|-------------------|
| CHAPTER | Table of Contents | |
| | | Date Last Changed |
| FC-A Introduction | | |
| FC-A.1 | Purpose | 01/2022 |
| FC-A.2 | Module History | 10/2023 |
| FC-B Scope of Application | | |
| FC-B.1 | Scope of Application | 01/2022 |
| FC-B.2 | Overseas Subsidiaries and Branches | 01/2018 |
| FC-C Risk Based Approach | | |
| FC-C.1 | Risk Based Approach | 01/2022 |
| FC-C.2 | Risk Assessment | 01/2023 |
| FC-1 Customer Due Diligence | | |
| FC-1.1 | General Requirements | 10/2023 |
| FC-1.2 | Face-to-face Business | 01/2024 |
| FC-1.3 | Enhanced Customer Due Diligence: General Requirements | 01/2022 |
| FC-1.4 | Enhanced Customer Due Diligence: Non face-to-face Business and New Technologies | 01/2022 |
| FC-1.5 | Enhanced Customer Due Diligence: Politically Exposed Persons (PEPs) | 01/2022 |
| FC-1.6 | Enhanced CDD for Charities, Clubs and Societies | 10/2019 |
| FC-1.7 | Introduced Business from Professional Intermediaries | 01/2018 |
| FC-1.8 | Shell Banks | 10/2019 |
| FC-1.9 | Enhanced Due Diligence: Cross Border Cash Transactions by Courier | 07/2018 |
| FC-1.10 | Simplified Customer Due Diligence | 01/2022 |
| FC-1.11 | Reliance on Third Parties for Customer Due Diligence | 10/2023 |
| FC-2 AML / CFT Systems and Controls | | |
| FC-2.1 | General Requirements | 01/2022 |
| FC-2.2 | Ongoing Customer Due Diligence and Transaction Monitoring | 01/2022 |
| FC-3 Money Transfers and Alternative Remittances | | |
| FC-3.1 | Electronic Transfers | 01/2022 |
| FC-3.2 | Remittances on Behalf of other Money Transferors | 10/2010 |
| FC-4 Money Laundering Reporting Officer (MLRO) | | |
| FC-4.1 | Appointment of MLRO | 10/2019 |
| FC-4.2 | Responsibilities of the MLRO | 10/2019 |
| FC-4.3 | Compliance monitoring | 01/2022 |



| | |
|----------------|--------------------------------------|
| MODULE | FC (Financial Crime) |
| CHAPTER | Table of Contents (continued) |

| | | Date Last Changed |
|--------------|---|------------------------------|
| FC-5 | Suspicious Transaction Reporting | |
| FC-5.1 | Internal Reporting | 10/2010 |
| FC-5.2 | External Reporting | 10/2019 |
| FC-5.3 | Contacting the Relevant Authorities | 10/2019 |
| FC-6 | Staff Training and Recruitment | |
| FC-6.1 | General Requirements | 01/2022 |
| FC-7 | Record Keeping | |
| FC-7.1 | General Requirements | 04/2013 |
| FC-8 | AML & CFT Measures | |
| FC-8.1 | Special Measures for NCCTs | 01/2018 |
| FC-8.2 | Terrorist Financing | 01/2023 |
| FC-8.3 | Designated Persons and Entities | 10/2010 |
| FC-9 | Enforcement Measures | |
| FC-9.1 | Regulatory Penalties | 10/2010 |
| FC-10 | AML / CFT Guidance and Best Practice | |
| FC-10.1 | Guidance Provided by International Bodies | 10/2010 |
| FC-11 | Fraud | |
| FC-11.1 | General Requirements | 10/2010 |

| | |
|----------------|--------------------------------------|
| MODULE | FC (Financial Crime) |
| CHAPTER | Table of Contents (continued) |

**Date Last
Changed**

APPENDICES (Volume 5, Part B)

CBB Reporting Forms

| <i>Form Name</i> | <i>Subject</i> | |
|------------------|---|---------|
| STR | Suspicious Transaction Reporting Form [Deleted in July 2016] | 07/2016 |

Supplementary Information

| <i>Item Number</i> | <i>Subject</i> | |
|--------------------|--|---------|
| FC-(i) | Amiri Decree Law No. 4 (2001) | 01/2011 |
| FC-(i)(a) | Decree Law No.54 (2006) | 01/2011 |
| FC-(i)(b) | Decree Law No.58 (2006) | 01/2011 |
| FC-(ii) | UN Security Council Resolution 1373 (2001) | 01/2011 |
| FC-(iii) | UN Security Council Resolution 1267 (1999) | 01/2011 |
| FC-(iv) | Examples of Suspicious Transactions | 01/2011 |
| FC-(v) | Guidance Notes | 01/2011 |



| | |
|---------|---|
| MODULE | FC: Financial Crime |
| CHAPTER | FC-1: Customer Due Diligence Requirements |

FC-1.2 Face-to-face Business

Natural Persons

FC-1.2.1

If the customer is a natural person, licensees must identify the person's identity and obtain the following information before providing financial services as described in Paragraph FC-1.1.2:

- (a) Full legal name and any other names used;
- (b) Full permanent address (i.e. the residential address of the customer; a post office box is insufficient);
- (c) Date ~~and place~~ of birth;
- (d) Nationality;
- (e) Passport number (if the customer is a passport holder);
- (f) Current CPR or residence permit number (for residents of Bahrain or GCC states) or government issued national identification proof;
- (g) Telephone/fax number and email address (where applicable);
- (h) Occupation or public position held (where applicable);
- (i) Employer's name and address (if self-employed, the nature of the self-employment);
- (j) Type of account, and nature and volume of anticipated business dealings with the licensee;
- (k) Signature of the customer(s);
- (l) Source of funds; ~~and~~
- (m) Reason for opening the account; ~~and~~
- (n) Place of birth.

FC-1.2.1A

Licensees obtaining the information and customer signature electronically using digital applications must comply with the applicable laws governing the onboarding/business relationship including but not limited to the Electronic Transactions Law (Law No. 54 of 2018) for the purposes of obtaining signatures as required in Subparagraph FC-1.2.1 (k) above.

FC-1.2.2 See the Guidance Notes (filed under Supplementary Information in Part B of Volume 5) for further information on source of funds (FC-1.2.1 (1)) and CDD requirements for Bahrain residents (FC-1.2.1 (c) & (f)).

