

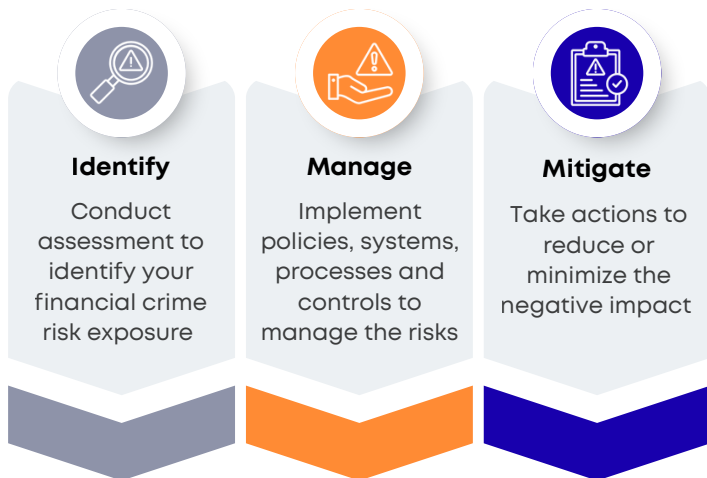


Financial Crime Risk Solutions



About Us

We are a boutique consultancy firm led by seasoned professionals with more than 15 years' experience in financial crime compliance. We provide tailored advisory services and practical end-to-end solutions including policies, systems and tools to assist reporting entities in fulfilling their financial crime obligations. Our expertise covers financial crime risk assessments, policy and standards development and design of risk-based systems, processes, and controls.



What is Financial Crime?

Financial crime involves illegal activities carried out by individuals or organisations to obtain financial gains or advantages. While money laundering and terrorism financing are the most well-known examples, financial crime also includes sanctions violations, bribery, and corruption. The impact of financial crime is both economic and social. The United Nations Office on Drugs and Crime (UNODC) estimates that the total amount of money laundered globally each year ranges from 2% to 5% of global GDP, equivalent to approximately USD 800 billion to USD 2 trillion.

AML/CTF Reform

Australian AML/CTF regulation was first enacted in 2006, mandating financial institutions and entertainment / gambling service providers (known as Tranche 1 reporting entities) to develop risk-based systems, processes and controls to effectively detect, manage and mitigate financial crime risks.

In Dec 2024, the AML/CTF Amendment Act received royal assent. Purpose of the Reform is to modernise the national regulatory framework and extending the AML/CTF obligations to real estate professionals, legal professionals, account professionals, trust & company service providers and dealers in precious metals and stones (also known as Tranche 2 entities).

The revised regulation will become effective on **31 Mar 26** for Tranche 1 entities and virtual asset service providers.

From 6 Mar 26, Tranche 2 entities can start enrolling with AUSTRAC and must complete registration before **1 Jul 26** before the revised regulation commences.



What are your AML/CTF obligations?

Financial crime risks are dynamic and constantly evolving. The AML/CTF regulation mandates reporting entities to implement robust risk-based systems, processes, and controls to effectively identify, manage, and mitigate these risks across their operations, including subsidiaries and affiliates. Some of these key obligations are:

Enrol

Register with AUSTRAC as reporting entity with pre-requisite requirements

Risk Assessment

Understand your company's customer, jurisdiction and channel risks

AML/CTF Program

Implement risk based systems, processes & controls based on your risk exposure

Employee Training

Initial and ongoing training to ensure robust AML/CTF risk awareness and culture

Reporting Obligation

SMR - Suspicious Matter
TTR - Cash > \$10,000
IFTI - Overseas Payments

How we can help you and your business

We specialise in delivering comprehensive, tailor-made AML/CTF risk solutions to help reporting entities meet their financial crime obligations while aligning with their unique business models.

Consultancy & Advisory

- AML/CTF Risk Assessment
- Develop Policy & Standard
- System, Process and Control
- Regulatory Updates
- Program Evaluation

Outsourced AML/CTF Operations

- Cost Effective Solution
- KYC Onboarding & Refresh
- Enhanced Due Diligence
- Investigation & SMR
- Ongoing Quality Check

Employee Training

- Tailor-made training contents
- Initial and ongoing training
- Various modules to choose
- Regular content updates
- Face-to-face or e-learning

CUSTOMER ID: 157141

Terri ABC Pty Ltd In Progress Risk Score: 75 Medium Risk

ENTITY CHECKS
2/2

INDIVIDUAL CHECKS
3/5

SCREENING REVIEWS
6/7

DUE DILIGENCE LEVEL
Standard

Customer Details | Structure | Associated Parties | Products | SOF / SOW | Name Screening | Risk Scores | Comments

Legal Name:	Terri ABC Pty Ltd	Business Name:	N/A
Company Registration ID:	693 225 336	Place of Incorporation:	Australia
Date of Incorporation:	12 March 2020	Industry:	Investment Holding
Nature of Business:	Invests in Residential Properties		

Innovative AML/CTF Risk System

At Sigma AML, we have developed our proprietary financial crime monitoring tools and integrated case management system to help you effectively identify, manage, and mitigate risks, while demonstrating robust compliance with your financial crime obligations.

Key features:

- Comprehensive alert and case management
- End-to-end workflow with automation
- All-in-one case management dashboard
- Customisable thresholds and scoring
- Data visualisation for reporting purposes
- Record keeping up to seven years

Customer Details | Structure | Associated Parties | Products | SOF / SOW | **Name Screening** | Risk Scores | Comments

ID	NAME	ROLE	STATUS	ACTIONS
157141	Terri ABC Pty Ltd	Focus Customer	No Match	
151889	▼ Zoey Lang	Beneficial Owner	Potential Match	

Case: CS-165123



AML/CTF 合规咨询服务



关于我们

我们是一家专注于反洗钱合规的精品咨询公司，由经验丰富的专业人士领导。我们提供量身定制的咨询服务和实际解决方案，帮助客户履行其合规义务。我们的专业涵盖多个关键领域，包括反洗钱风险评估（客户、产品/渠道和地理风险）、制定政策和标准，以及设计以风险为基础的系统、流程和控制在。

我们的团队拥有超过**15年**的相关合规经验，曾工作于不同的国际及本地银行、金融科技公司、赌博和娱乐行业。从构建端到端合规框架到进行反洗钱风险评估和调查。我们帮助客户维持高效的合规框架，同时确保日常业务顺利进行。



金融犯罪是什么？

金融犯罪是指个人或组织为获取经济利益或优势而进行的非法活动。尽管洗钱和恐怖主义融资是最为人熟悉的例子，金融犯罪还包括制裁违规、行贿和腐败等行为。金融犯罪的影响覆盖经济层面和社会层面的。根据联合国毒品和犯罪问题办公室（UNODC）估计，全球每年被洗钱的金额约占全球GDP的2%到5%，相当于约8000亿美元到2万亿美元。

近年来，金融机构、房地产中介、会计师事务所以及企业服务提供商等其他专业行业，面临的金融犯罪风险日益增加。这是因为犯罪分子如今的手法比以往更加复杂和应用了不同的先进科技。

反洗钱/反恐融资的法例改革

澳大利亚的反洗钱/反恐融资（AML/CTF）法规最初于2006年订立，要求金融机构及娱乐/博彩服务提供商（称为第一阶段受监管机构 - Tranche One）建立以风险为基础的系统、流程和控制措施，以有效识别、管理和减轻金融犯罪风险。

2024年12月，《反洗钱/反恐融资修正法》获得国会通过。此次改革的目的在于使国家监管框架现代化，并将法律义务扩展至房地产、法律、会计专业人士、信托和公司服务提供商以及贵金属和宝石交易商（统称为第二阶段受监管机构 - Tranche Two）。

修订后的法规将于2026年3月31日正式对第一阶段受监管机构及虚拟资产服务提供商生效。

从2026年3月31日起，第二阶段受监管机构可以开始向AUSTRAC注册，并必须在2026年7月1日之前完成。修订后的法规亦于7月1日开始生效。



您的反洗钱/反恐融资法规义务是什么？

金融犯罪风险是不断在演变的。因此，AML/CTF 法规要求受监管机构实施稳健、以风险为基础的系统、流程和控制措施，以便在其营运范围内（包括子公司和关联公司）有效识别、管理和减轻这些风险。

登记

向 AUSTRAC 登记注册为受监管机构 (需先满足前置条件)

风险评估

了解贵公司的客户、地理和渠道风险; 制定风险评分方法

反洗钱 / 反恐融资合规方案

根据您的风险情况，实施以风险为基础的系统、流程和控制措施

员工培训

开展初始及持续培训，以确保适当的反洗钱/反恐融资风险意识和合规文化

报告义务

SMR - 可疑事项报告
TTR - 现金交易 > \$10,000
IFTI - 任何海外汇款

我们可以如何帮助您企业

我们专注于提供全面、量身定制的反洗钱/反恐融资（AML/CTF）风险解决方案，帮助贵公司履行金融犯罪合规义务，同时亦符合你公司的营运模式。

咨询与顾问服务

- 洗钱和恐怖主义融资风险评估
- 制定相关政策和标准
- 建立系统、流程和控制措施
- 提供相关法规更新
- 评估反洗钱 / 反恐融资合规方案

外包反洗钱/反恐融资业务

- 高性价比解决方案
- KYC开户及客户资料更新
- 加强型尽职调查 (ECDD)
- 调查与可疑事项报告 (SMR)
- 持续质量检查 (Quality Check)

员工培训

- 量身定制的培训内容
- 初始及持续培训
- 不同培训内容可供选择
- 定期内容更新
- 面授或在线学习

CUSTOMER ID: 157141

Terri ABC Pty Ltd

In Progress

Risk Score: 75 Medium Risk

ENTITY CHECKS

2/2

INDIVIDUAL CHECKS

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SCREENING REVIEWS

6/7

DUE DILIGENCE LEVEL

Standard

Customer Details

Structure

Associated Parties

Products

SOF / SOW

Name Screening

Risk Scores

Comments

Legal Name:

Terri ABC Pty Ltd

Business Name:

N/A

Company Registration ID:

693 225 336

Place of Incorporation:

Australia

Date of Incorporation:

12 March 2020

Industry:

Investment Holding

Nature of Business:

Invests in Residential Properties

Customer Details

Structure

Associated Parties

Products

SOF / SOW

Name Screening

Risk Scores

Comments

ID

NAME

ROLE

STATUS

ACTIONS

157141

Terri ABC Pty Ltd

Focus Customer

No Match

151889

▼ Zoey Lang

Beneficial Owner

Potential Match

Case: CS-165123

反洗钱/反恐融资风险系统

在 Sigma AML，我们开发了自主金融犯罪监控工具和案件管理系统，帮助您有效识别、管理和减轻风险，助你履行您企业的金融犯罪合规义务。

主要功能：

- 全面警报与案件管理
- 端到端工作流程自动化
- 用户友好的界面
- 可定制的阈值和风险评分
- 数据可视化，可用作报告用途
- 数据保存期限为七年