

“Global money-laundering transactions account for roughly \$1.5 trillion... That’s 2% of global GDP.”

Money laundering is a global problem that has a massive impact on society.



It is important to remember that money launderers expect to lose money turning dirty money into clean money. A dirty dollar may only be worth 30 cents of clean money.



Always remember that discussing your suspicions outside of the reporting process is “tipping off.” Tipping off is against company policy, and in most jurisdictions, it’s also a criminal offense.



In money laundering, the aim is to make dirty money appear to be clean – but terrorist financing often starts with money from legitimate sources. It’s the end results that are criminal.



It is important to remember that if you are implicated in money laundering, even unwittingly, you could face severe fines and criminal sanctions.

It’s your duty to always refer to our anti-money laundering policy and local procedures, and seek advice when raising concerns and reporting breaches.

You need to:

- Follow our anti-money laundering (AML) policy.
- Recognize that you are responsible for protecting yourself and our company.

Never:

- Ignore issues or delay action.
- Assume someone else is dealing with it.
- Tip off the client.

Always:

- Seek advice if you need it.
- Raise concerns.
- Report breaches.