"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.

- 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.

- 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.

- 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.