

完美的CAMS試題和資格考試和神奇CAMS中的領先提供者： Certified Anti-Money Laundering Specialists (the 6th edition)



此外，這些Fast2test CAMS考試題庫的部分內容現在是免費的：<https://drive.google.com/open?id=1QndOHHkNaJcikOJhRhjfb99jLqj0iTH>

當然，當你在尋找CAMS考試資料的時候，肯定也會找到其他很多不同的資料。但是，經過調查或者親身試用你就會發現，Fast2test的資料是最適合你的考試準備工具。Fast2test的資料是專門為了沒有足夠的時間準備CAMS考試的考生們而開發的。它可以讓你在準備考試時節省更多的時間。而且，這個資料可以保證你一次通過考試。另外，Fast2test的資料是隨時在更新的。如果考試大綱和內容有變化，Fast2test可以給你最新的消息。

準備 ACAMS CAMS 考試需要大量的時間和精力投入。許多候選人選擇參加 ACAMS 批准的培訓課程或學習計劃來準備考試。這些計劃提供全面的考試主題覆蓋，通常包括練習考試和其他學習輔助，以幫助候選人準備。

認證的反洗錢專家（CAMS）認證考試是針對反洗錢（AML）和金融犯罪預防行業專業人員的全球認可認證。它是由認證的反洗錢專家協會（ACAMS）提供的，該專家是最大的國際會員組織，致力於增強AML專業人員的知識和技能。CAMS認證考試旨在測試候選人對AML法規，最佳實踐和程序的了解，以及他們識別和防止洗錢活動的能力。

ACAMS CAMS 考試被公認為反洗錢認證的黃金標準。它由反洗錢專業人員認證協會 (ACAMS) 所管理，該協會致力於通過教育、認證和網絡交流推進反洗錢專業。ACAMS 在 175 多個國家擁有超過 70,000 名會員，是全球最大的國際反洗錢專業會員組織。

>> CAMS試題 <<

CAMS權威認證，CAMS套裝

儘管當時在市場上有許多 ACAMS 方面的書籍，但沒有一本是百分之百介紹實際操作的。許多關於 ACAMS 配置方面的書也只包括配置的某些部分，並不提供足夠的信息使讀者能完整地建立和測試配置。而 Fast2test 的 CAMS 考題助您一次輕鬆通過 ACAMS 考試。我們提供的 CAMS 考古題含蓋了當前最新的真實考題，並且全部附有正確答案。如果您正在準備考試，它將是最佳的學習助手，是您通過考試取得 CAMS 認證的捷徑。

最新的 CAMS Certification CAMS 免費考試真題 (Q322-Q327):

問題 #322

According to the Financial Action Task Force 40 Recommendations, simplified customer due diligence or reduced measures could be acceptable for which of the following types of products or transactions?

1. Life insurance policies where the annual premium is no more than USD/EUR 1,000 or a single premium of no more than USD/EUR 2,500.
2. Insurance policies for pension schemes if there is no surrender clause and the policy cannot be used as collateral.
3. A portfolio of life insurance policies for employees.
4. Trusts where the settlor, trustee and beneficiaries are identified and the shares are in bearer form.

- A. 1, 2, and 4 only
- B. 1, 2, and 3 only
- C. 2, 3, and 4 only
- D. 1, 3, and 4 only

答案：A

問題 #323

As emphasized in the Basel Committee guidance for "Sound Management of Risks Related to Money Laundering and Financing of Terrorism", the third line of defense (audit function) should:

- A. Remain independent from expressing opinions on the sufficiency of remediation or action plans to address findings and recommendations.
- B. Be involved in the day-to-day operations of the AML program to immediately prevent control failures.
- C. Report to the audit committee of the board of directors to maintain independence.
- D. Conduct AML audits no less often than every 12 months for consistency in annual reporting.

答案：A

問題 #324

Which is the main objective when a financial institution (FI) conducts an investigation?

- A. Know the customer
- B. Keep policies and procedures updated
- C. Track the movement of the money
- D. Keep all the documentation

答案：C

解題說明：

The main objective when a financial institution (FI) conducts an investigation is to track the movement of the money. Money laundering is a process of disguising the proceeds of criminal activity to make them appear legitimate. The movement of money is an essential element in the process of money laundering. Therefore, tracking the movement of funds is a crucial step in identifying and preventing money laundering. A financial institution must be able to recognize suspicious transactions and report them to the relevant authorities. An investigation is conducted to gather evidence and establish a clear understanding of the transaction flow, the parties involved, and the nature of the activity. This information is used to determine if the transaction is suspicious and if it violates any laws or regulations.

While keeping policies and procedures updated, keeping documentation, and knowing the customer are essential components of a comprehensive anti-money laundering (AML) program, these activities are not the primary objective of an investigation. Policies and procedures need to be updated to reflect changes in regulatory requirements and emerging money laundering risks. Documentation must be retained to provide evidence of the investigation process and outcomes. Knowing the customer is essential to identify and verify the customer's identity and assess the risk associated with the relationship.

References:

ACAMS Study Guide for the CAMS Certification Examination - 6th Edition, Chapter 3: AML Programs, Section 3.2: AML Program Components, Subsection 3.2.4: Transaction Monitoring and Investigation, pp. 87-88 Main Objective of Conducting Investigations - exam-answer.com

問題 #325

How should a compliance officer respond to law enforcement agencies' request for information on a customer undergoing an investigation?

- A. Gather all requested documentation and send via secure email to the requesting authority.
- **B. Collaborate with the financial institution's (FI's) designated department to determine the appropriate course of action to comply with the request.**
- C. Share details of the investigation with respective colleagues who deal with this customer type on a daily basis.
- D. Freeze account assets and advise the customer that assets will not be released until the investigation has been completed

答案: B

解題說明:

A compliance officer should cooperate with the law enforcement inquiry as much as possible, but also ensure that the request is valid, lawful, and does not violate any confidentiality or privacy obligations. Therefore, the compliance officer should collaborate with the FI's designated department, such as the legal counsel, the senior management, or the board of directors, to determine the appropriate course of action to comply with the request^{1,2}. The compliance officer should also ensure that all communication, written and oral, is funneled through a centralized place, and that the FI maintains a record of the request and the response^{1,2}.

1: Requests by Law Enforcement for Financial Institutions to Maintain Accounts, FinCEN, 2014

2: Best Practices for Compliance and Enforcement-Related Information Requests, EPA, 2018 Reference:

<https://www.acams.org/en/resources/aml-glossary-of-terms>

問題 #326

What are two sources for maintaining up-to-date sanctions information? (Choose two.)

- **A. Financial Action Task Force's list of High Risk and Non-Cooperative Jurisdictions**
- **B. U.S. Department of the Treasury Office of Foreign Assets Control**
- C. U.S. Department of the Treasury - Section 311 - Special Measures
- D. U.S. Federal Bureau of Investigation's National Security Letters

答案: A,B

解題說明:

Explanation/Reference: https://www.treasury.gov/resource-center/faqs/Sanctions/Pages/faq_lists.aspx#search

問題 #327

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Fast2test提供有保證的題庫資料，以提高您的ACAMS CAMS考試的通過率，您可以認識到我們產品的真正價值。如果您想參加CAMS考試，請選擇我們最新的CAMS題庫資料，該題庫資料具有針對性，不僅品質是最高的，而且內容是最全面的。對於那些沒有充分的時間準備考試的考生來說，ACAMS CAMS考古題就是您唯一的、也是最好的選擇，這是一個高效率的學習資料，CAMS可以讓您在短時間內為考試做好充分的準備。

CAMS權威認證: <https://tw.fast2test.com/CAMS-premium-file.html>

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- 選擇我們的高質量的CAMS試題: Certified Anti-Money Laundering Specialists (the 6th edition), ACAMS CAMS一定會很簡單 ☐ 免費下載 **➡ CAMS** ☐ 只需進入 **▶** www.newdumpspdf.com **◀** 網站CAMS試題
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- P.S. Fast2test在Google Drive上分享了免費的、最新的CAMS考試題庫：<https://drive.google.com/open?id=1QndOHKkNaJcikOJhRhjfb99jLqj0iTH>

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