

# CAMS関連合格問題 & CAMS試験勉強過去問

**Email id / Mobile number updation Form** **CAMS**

First / Sole Holder PAN

☐ Confirmation of existing contact details / family declaration ☐ Updation of new contact details

First Holder Name

Joint Holder 1 Name

Joint Holder 2 Name

**CONFIRMATION / UPDATION OF EMAIL ADDRESS IN AFORESAID FOLIO(S)**

Email Address

Email address specified above belongs to self or family, due to investor being (Please tick any one option from below)

<input type="checkbox"/> Self	<input type="checkbox"/> Spouse
<input type="checkbox"/> Guardian (for Minor investment)	<input type="checkbox"/> Dependent Children
<input type="checkbox"/> Dependent Parents	<input type="checkbox"/> Dependent Siblings
<input type="checkbox"/> POA	<input type="checkbox"/> PMS
<input type="checkbox"/> Custodian	

**CONFIRMATION / UPDATION OF MOBILE NUMBER IN AFORESAID FOLIO(S)**

Mobile Number

Mobile number specified above belongs to self or family, due to investor being (Please tick any one option from below)

<input type="checkbox"/> Self	<input type="checkbox"/> Spouse
<input type="checkbox"/> Guardian (for Minor investment)	<input type="checkbox"/> Dependent Children
<input type="checkbox"/> Dependent Parents	<input type="checkbox"/> Dependent Siblings
<input type="checkbox"/> POA	<input type="checkbox"/> PMS
<input type="checkbox"/> Custodian	

**UNIT HOLDER(S) SIGNATURE(S) & DECLARATION**

I / We authorize CAMS to update this Service Request in the Mutual Fund folio(s), where I am the holder of the mentioned PAN and also the First Holder. This request may finally be treated as the necessary authorization in this regard.

**SIGNATURE(S)**

<input type="text"/>	<input type="text"/>	<input type="text"/>
<small>Signature of Sole / First Unit holder</small>	<small>Signature of Second Unit holder</small>	<small>Signature of Third Unit holder</small>

(To be signed by All Unit holders if Mode of Holding is Joint)

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www.camsonline.com

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>> CAMS関連合格問題 <<

**CAMS試験勉強過去問、CAMS模擬モード**

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## ACAMS Certified Anti-Money Laundering Specialists (the 6th edition) 認定 CAMS 試験問題 (Q509-Q514):

### 質問 # 509

In May 2002, the Wolfsberg Principles on Private Banking were revised and included a section that prohibits the use of internal non-client accounts in a manner that would prevent officials from appropriate monitoring movements of funds or keep clients from being linked to the movement of funds on their behalf.

What is another name for these internal, non-client accounts?

- A. Pay through accounts
- B. Trust accounts
- C. Correspondent accounts
- **D. Concentration accounts**

正解: D

解説:

Reference: <http://www.wolfsberg-principles.com/privat-banking.html>(1.2.2, 5th bullet)

### 質問 # 510

In the summer, an institution identifies anti-money laundering concerns regarding a customer's account activity. The customer, an ice cream, has deposited a lot of checks drawn on banks in foreign countries, sent large number of high dollar international wires to different countries, made cash deposits of a few hundred dollars every few days and written multiple checks for a few hundred dollars to the same dozen payees every two weeks.

Which two transaction types warrant investigation? (Choose two.)

- A. Repeated checks to the same payees
- **B. The wires to foreign countries**
- **C. Checks drawn on banks in foreign countries**
- D. Regular cash deposits

正解: B、C

解説:

According to the ACAMS Study Guide 6th Edition, Chapter 2, page 36, one of the methods that financial institutions can use to identify suspicious or unusual activity is to monitor transactions for red flags or indicators of money laundering or terrorist financing. Some of the common red flags are:

- \* Transactions that are inconsistent with the customer's profile, business, or source of funds
  - \* Transactions that involve high-risk countries or jurisdictions, especially those with weak or inadequate anti-money laundering regulations, or those known to be sources or destinations of illicit funds
  - \* Transactions that involve the use of complex or unusual financial instruments or structures, such as multiple accounts, intermediaries, or offshore entities, that have no apparent economic or lawful purpose
  - \* Transactions that involve the use of large amounts of cash, checks, or monetary instruments, especially if they are structured or aggregated to avoid reporting or recordkeeping requirements
  - \* Transactions that involve the use of third parties or nominees, such as relatives, associates, or shell companies, to conceal the identity, ownership, or control of the funds or assets
- Option B is a transaction type that warrants investigation, as it involves sending large number of high dollar international wires to different countries, which could indicate that the customer is involved in layering or integration stages of money laundering, where the illicit funds are moved across borders and disguised as legitimate transfers. This transaction type also raises the risk of exposure to sanctions, terrorist financing, or other illicit activities, depending on the destination

and purpose of the wires.

Option D is also a transaction type that warrants investigation, as it involves depositing a lot of checks drawn on banks in foreign countries, which could indicate that the customer is involved in placement or layering stages of money laundering, where the illicit funds are introduced into the financial system or converted into other forms of value. This transaction type also raises the risk of exposure to fraud, counterfeit, or forgery, depending on the origin and authenticity of the checks.

Option A is not a transaction type that warrants investigation, as it involves making regular cash deposits of a few hundred dollars every few days, which could be consistent with the customer's profile, business, or source of funds, especially if the customer is an ice cream vendor who operates in cash. This transaction type does not raise any red flags of money laundering or terrorist financing, unless there is evidence that the cash deposits are structured or aggregated to avoid reporting or recordkeeping requirements.

Option C is also not a transaction type that warrants investigation, as it involves writing multiple checks for a few hundred dollars to the same dozen payees every two weeks, which could be consistent with the customer's profile, business, or source of funds, especially if the payees are suppliers, employees, or contractors of the customer. This transaction type does not raise any red flags of money laundering or terrorist financing, unless there is evidence that the checks are used to facilitate illicit activities, such as bribery, kickbacks, or tax evasion.

References:

\* ACAMS Study Guide 6th Edition, Chapter 2, page 36

\* Red Flags And Atypical Customer Behavior: Anti-Money Laundering Awareness

\* 4 Red Flags of Money Laundering or Terrorist Financing

### 質問 # 511

Which two steps should a financial institution take when it receives a law enforcement request to keep an account open that may be associated with suspicious or criminal activity? (Choose two.)

- A. Ask for a written request from the law enforcement agency that defines the duration
- B. Maintain account records for at least five years after the request expires
- C. Stop filing suspicious transaction reports because law enforcement will be monitoring the account
- D. File a suspicious transaction report on the account owner(s)

正解: A、B

### 質問 # 512

An internal investigation log is primarily intended to:

- A. Report status of investigations to the Board of Directors.
- B. Track the status of investigations into unusual activity.
- C. Detect and monitor possible suspicious activity.
- D. Provide training on investigations to the anti-money laundering officer and Financial Intelligence Unit.
- E. Report status of investigations to the Board of Directors.

正解: B

解説:

An internal investigation log is primarily intended to track the status of investigations into unusual activity. This is to ensure that the investigations are conducted in a timely, thorough, and consistent manner, and that the results and recommendations are documented and communicated to the relevant parties<sup>12</sup>. An internal investigation log can also help the organization to identify any trends, patterns, or gaps in its anti- money laundering (AML) compliance program, and to measure its effectiveness and efficiency<sup>3</sup>.

An internal investigation log is not intended to provide training on investigations to the anti-money laundering officer and Financial Intelligence Unit (FIU), report status of investigations to the Board of Directors, or detect and monitor possible suspicious activity. These are separate functions that may involve the use of the internal investigation log, but are not its primary purpose.

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1: How to Conduct Effective AML Investigations - Blog | Unit211 2: BSA/AML Internal Audit: PwC2 3: Anti-Money Laundering: 5 Steps to Conduct an Audit<sup>3</sup>

### 質問 # 513

Note: This question is part of a series of questions that present the same scenario. Each question in the series contains a unique solution that might meet the stated goals. Some question sets might have more than one correct solution, while others might not have a correct solution.



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