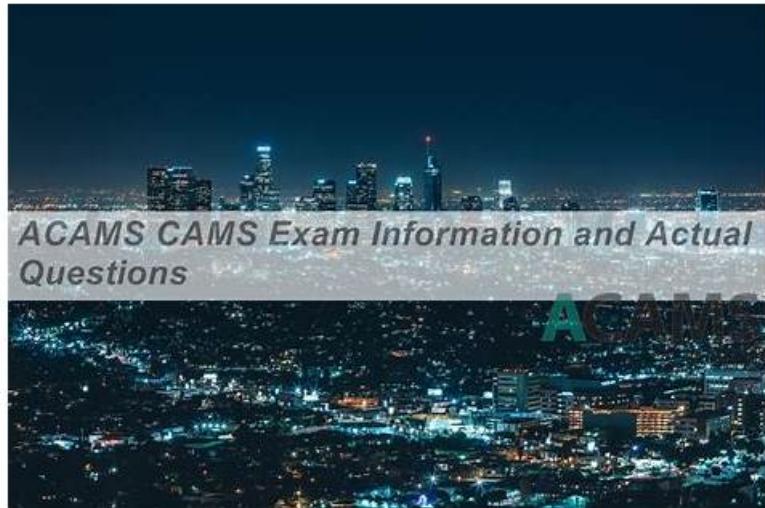


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ACAMS Certified Anti-Money Laundering Specialists (the 6th edition) Sample Questions (Q564-Q569):

NEW QUESTION # 564

In which situation can money laundering adversely affect a country's currencies and interest rates due to launderers investing dirty funds?

- A. They invest in legitimate companies as a way of making their funds appear to be legitimate
- B. They invest in high risk ventures with high rates of return
- C. They invest in a way to hide funds rather than get a high rate of return
- D. They invest in shell companies in secrecy havens that intentionally manipulate rates

Answer: B

NEW QUESTION # 565

An AML/CFT unit often compiles information about customer activity and product usage that might be of interest to other parts of the organization.

Before allowing the unit to communicate such information internally, the organization must review:

- A. The organization's AML compliance policies to ensure that customer data can be easily shared internally and internationally.
- B. The risk rating of the customers to avoid sharing data relating to higher-risk customers.
- C. Enterprise-wide risk assessments and the employee handbook for any limitations on sharing commercially sensitive customer data.
- D. Applicable data privacy laws in relevant jurisdictions and the organization's data security and privacy policies for any limitations.

Answer: D

Explanation:

AML compliance must be balanced with data privacy laws, such as GDPR (EU), CCPA (U.S.), and jurisdictional banking secrecy laws.

Option A (Correct): Data protection laws regulate how customer information can be shared internally and externally, ensuring confidentiality and regulatory compliance.

Option B (Incorrect): Enterprise risk assessments do not determine data sharing rules; legal and regulatory policies do.

Option C (Incorrect): Risk rating does not impact legal data-sharing restrictions.

Option D (Incorrect): AML policies must align with data protection laws, not override them.

Key Data Privacy Considerations in AML Compliance:

GDPR (Article 6) requires a legal basis for processing personal data, including AML investigations.

Banking secrecy laws restrict sharing certain customer information without consent or legal obligation.

Internal information-sharing policies must be clear on what AML teams can disclose.

Best Practices for AML & Data Privacy Compliance:

Consult legal teams before sharing AML-related data internally or externally.

Ensure compliance with GDPR, CCPA, and banking secrecy laws.

Minimize data sharing to what is strictly necessary.

Reference:

FATF Recommendation 2 (National Cooperation and Coordination)

EU GDPR Article 6 (Lawful Processing of Personal Data)

Wolfsberg Group AML & Data Privacy Guidelines

NEW QUESTION # 566

A large financial institution (FI) is considering expanding business to an area of the world with weak AML laws. The risk-based assessment indicates that the location will increase the FI's risk appetite beyond the stated acceptable amount. Which risk factors should be used to identify the priority of the FI?

- A. Geographic risks
- B. Anonymous transactions risks
- C. Cash-intensive businesses risks
- D. Unknown third-party risks

Answer: A

Explanation:

A . Geographic risks should be used to identify the priority of the FI in this scenario. According to the CAMS Manual (6th Edition), "Geographic risk refers to the possibility that the location of a customer, transaction, or product may increase the likelihood of money laundering or terrorist financing because of weak or nonexistent AML/CFT controls" (p. 59). In this scenario, the expansion to an area of the world with weak AML laws would increase the FI's geographic risk.

NEW QUESTION # 567

What are three indicators of money laundering associated with using electronic funds transfers? Choose 3 answers

- A. Regular and frequent transfers from the account of a large company said to be payment for goods bought on credit
- B. Payment or receipts with no apparent link to legitimate contracts, goods or services
- C. Funds transfers to or from a financial secrecy haven without an apparent business reason
- D. Funds transfers are received or sent from the same person to or from different accounts

Answer: B,C,D

Explanation:

According to the Anti-Money Laundering Specialist (the 6th edition) resources, electronic funds transfers (EFTs) are transactions that involve the movement of funds electronically from one account to another, either within the same financial institution or across different institutions, domestically or internationally¹. EFTs can be used for legitimate purposes, such as facilitating trade, commerce, and remittances, but they can also be exploited by money launderers to conceal the origin, ownership, and destination of illicit funds². Some of the indicators of money laundering associated with using EFTs are:

* Funds transfers to or from a financial secrecy haven without an apparent business reason. Financial secrecy havens are jurisdictions that offer a high degree of banking secrecy, low or no taxes, lax regulation and supervision, and weak or non-existent anti-money laundering and counter-terrorist financing (AML/CTF) measures³. Money launderers may use these havens to hide their illicit funds, evade taxes, and avoid scrutiny from authorities. Funds transfers to or from these havens without a clear or plausible explanation may indicate an attempt to launder money or finance terrorism.

* Funds transfers are received or sent from the same person to or from different accounts. This may indicate a layering technique, which is the process of moving funds through multiple accounts, institutions, or jurisdictions to obscure the audit trail and the source and ownership of the funds⁴. Money launderers may use this technique to avoid detection, reporting, or freezing of their funds by authorities or financial institutions.

* Payment or receipts with no apparent link to legitimate contracts, goods or services. This may indicate a trade-based money laundering technique, which is the process of using trade transactions to disguise the movement of illicit funds, either by over- or under-invoicing, misrepresenting the quantity or quality of goods, or falsifying documents. Money launderers may use this technique to transfer value across borders, evade taxes or customs duties, or justify the movement of funds that have no legitimate origin or purpose.

The other option is incorrect because:

* Regular and frequent transfers from the account of a large company said to be payment for goods bought on credit is not necessarily an indicator of money laundering associated with using EFTs. This may be a normal business practice for some companies that have a high volume of transactions or a long-term relationship with their suppliers or customers. However, this may also be a red flag if the company is not well-known, has no physical presence, has no apparent business activity, or is located in a high-risk jurisdiction. Therefore, this option requires further investigation and verification before concluding that it is an indicator of money laundering.

1: ACAMS, CAMS Study Guide, 6th Edition, Chapter 5, p. 104 2: ACAMS, CAMS Study Guide, 6th Edition, Chapter 5, p. 105

3: ACAMS, CAMS Study Guide, 6th Edition, Chapter 5, p. 107 4: ACAMS, CAMS Study Guide, 6th Edition, Chapter 5, p. 106

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NEW QUESTION # 568

Combating the Financing of Terrorism (CFT)]

How can a 'free-look provision' as part of a life insurance policy help criminals to launder money?

- A. A policy owner has freedom to decide who the beneficiary of the policy will be and can in this way move money to an unrelated third party.
- B. A policy owner has freedom to decide who the beneficiary of the policy will be and can in this way move money to a related third party.
- C. A policy owner is able to terminate the contract without penalties such as surrender charges.
- D. A policy owner can decide how to pay the premium within a pre-defined period.

Answer: C

Explanation:

A free-look provision is a period of time, typically 10 to 30 days, in which a new life insurance policy owner can terminate the policy and have their premium refunded¹. This can help criminals to launder money by purchasing a policy with illicit funds and then cancelling it within the free-look period to receive a clean check from the insurance company². This way, they can disguise the source and origin of their funds and avoid any penalties or charges that would otherwise apply to early termination of the policy.

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1: Investopedia, What Is a Free Look Period and How Does It Work?

2: FinCEN, Anti-Money Laundering Program and Suspicious Activity Reporting Requirements for Insurance Companies

NEW QUESTION # 569

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