

**Risk Indicators Concerning Products**

	Loan and credit	Mortgage bond no access	Mortgage bond access facility	Current <20K rolling average	Current 20–50K rolling average	Current 50–100K rolling average	Current >100K rolling average	Business 50–100K rolling average	Business >100K rolling average	Private banking	Niche product	Correspondent banking
SA citizen	10	10	20	10	20	30	40	30	40	50	50	50
SA institutional client	10	10	10	10	10	20	20	20	30	-	50	50
SA listed company	10	10	10	10	10	20	20	20	30	-	50	50
Wholly owned subsidiary of SA listed company	10	10	10	10	10	20	20	20	30	-	50	50
SA (Pty) Ltd's & CC's	10	10	20	10	20	30	30	30	40	-	50	50
SA PEP	20	20	30	20	30	40	40	40	50	50	50	50
SA trust, partnership & other	20	20	30	20	30	40	50	40	50	-	50	50
Foreign national: A country	20	20	30	20	30	40	50	40	50	50	50	50
Foreign listed company: A country	20	20	20	20	30	40	20	40	40	-	50	50
Foreign institutional client: A country	10	10	20	20	20	30	20	30	30	-	50	50
Foreign national: B country	30	30	40	30	30	40	50	40	50	50	50	50
Foreign institutional client: B country	20	20	30	10	20	30	30	30	30	-	50	50
Foreign listed company: B country	20	20	30	20	30	30	30	40	40	-	50	50
Foreign company: A country	20	20	30	20	30	40	40	40	50	-	50	50
Foreign company: B country	20	20	30	30	30	40	50	40	50	-	50	50
Foreign trust, partnership & other	50	50	50	50	50	50	50	50	50	-	50	50
Foreign client: C country	50	50	50	50	50	50	50	50	50	50	50	50
Foreign PEP	50	50	50	50	50	50	50	50	50	50	50	50

Additional weighting based on client attributes:	Client on UN List	+50
	< 1 year relationship	+30
	1 – 5 year relationship	+15
	Financial institution / intermediary acting obo client	+10
Additional weighting based on nature of product:	Credit with term < 6 months	+30
	Credit with term 6 months – 1 year	+10
	Facilitates cross-border movement of funds	+20
Additional weighting based on source of funds:	Dealer in high value goods	+30
	Import / export	+30
	High cash generating	+30
Additional weighting based on client conduct:	Client's prospective use lack business sense	+40
	Unusual concern for secrecy	+40
	Refuses / fails to indicate / vague as to source of funds / nature of business	+40
	Lack of concern for high risk / transaction costs etc	+40
	Lack of general knowledge re industry	+30
Country classification:	A: Members of FATF, except USA and UK	
	B: Non-Members of FATF + USA and UK	
	C: NCCT listed	
Risk classes:	10 – 29:	Low
	30 – 39:	Medium
	40 and higher:	High