



# Suspicious Activity Report

**COMPLETE ENTIRE REPORT**  
(see Instructions)

Please complete this form in **black ink** and print in **CAPITAL LETTERS**  
Mark appropriate answer boxes with a check (✓)  
Instructions on how to prepare a suspicious activity or transaction report using this form are enclosed with the form or can be obtained from the ONDCP.

**CONFIDENTIAL**

This Report is a confidential document and must be treated as such.

Complete ALL items on this form, as soon as possible AFTER the transaction or attempted transaction or activity that is the subject of this report. Items that are not applicable should be left blank.

Reporting of suspicious transactions by financial institutions is required by law under Section 13 of the Money Laundering (Prevention) Act 1996 as amended ("MLPA") and regulation 6(1) of the Money Laundering (Prevention) Regulations 2007. A list of all financial institutions required to file suspicious transaction reports ("STR") is found in the First Schedule to the MLPA.

Tipping off: Financial institutions (including employees, staff, directors, owners or other authorized representatives) shall not notify any person that this SAR has been filed and information relating thereto furnished to the Supervisory Authority. Criminal offence is committed contrary to section 13(5) of the MLPA for failure to comply with this obligation.

Send the completed form to:  
**THE SUPERVISORY AUTHORITY**  
ONDCP Headquarters  
P.O. Box W 827, Camp Blizard, Antigua  
Tel: (268) 562-3255      email: [supervisoryauthority@ondcp.gov.ag](mailto:supervisoryauthority@ondcp.gov.ag)

**Privacy Statement**

The provisions of Section 13 of the MLPA and Regulations 6 of the MLPR are designed to help detect money laundering and uncover transactions involving the proceeds of crime. Information reported to the Supervisory Authority at the ONDCP is kept confidential. However, the Supervisory Authority is legally authorised to share the information with another law enforcement authority where the disclosure is essential to the detection, investigation or prosecution of an offence. Financial institutions, are protected by Section 13(4) of the MLPA from criminal, civil or administrative liability for complying with the legal requirement to file reports of transactions that constitute or could be related to money laundering. Penalties exist for failure to lodge or supply full and correct information as required. For assistance please call the Senior Financial Intelligence Officer of the ONDCP at (268) 562-3255

**Timing of Report**

Reporting is required by Section 13(2) of the MLPA to be done promptly. Reports of suspicious transactions or activities must be made as soon as practicable, but no later than 30 days after the suspicious activity/transaction is discovered. Please note the time when the suspicious transaction/activity occurred, the time when you start to fill out this form and the time when you complete this form. You may be asked about how long it took to prepare and file this report.

An SAR must be in writing. Contact with law enforcement authorities does not eliminate or satisfy the section 13(2) requirement of the MLPA to make an SAR.

1  Check the box if this report is made to correct or update a prior report. Where a correction is being filed, the entire form must be completed again and changes indicated in the appropriate item.

**PART A - IDENTITY OF SUBJECT(S) CONDUCTING THE SUSPICIOUS ACTIVITY OR TRANSACTION**

2  Subject information unavailable

3  Multiple subjects involved

**SUBJECT INFORMATION**

4 Name of individual or entity  
 (a) Surname or name of entity: .....  
 .....  
 (b) First name:.....  
 (c) Middle name:.....  
 (d) alias (if any):.....  
 (e) trading as:.....

5 Address  
 (a) Street.....  
 (b) City:.....  
 (c) State/province:.....  
 (d) Postcode:.....  
 (e) Country:.....

6 Date of birth (dd/mm/yyyy).....

7 Country of registration  
 .....

8 Occupation/Type of business  
 .....

9 (a) Telephone number (home):.....  
 (b) Telephone number (business):.....

10 (a) Forms of identity verification  
 (i) passport - no. ....  
 (ii) driver's licence - no. ....  
 (iii) voter registration card - no. ....  
 (iv) identity card - no. ....  
 (v) certificate of incorporation - no. ....  
 (vi) other:.....  
 (b) Authority that issued document(s):.....

11 Subject's relationship to the reporting financial institution  
 (a) Customer                       (g) Broker  
 (b) Accountant                     (h) Director  
 (c) Agent                             (i) Employee  
 (d) Appraiser                       (j) Officer  
 (e) Attorney                        (k) Shareholder  
 (f) Borrower                        (l) Other:.....

12 Is the subject working with or for the institution?  
 (a) Yes  
 No

Subject is  
 (b) still employed  
 (c) suspended  
 (d) terminated  
 (e) resigned

13 Date of suspension, termination or resignation: .....

**PART B -DETAILS OF THE TRANSACTION OR ACTIVITY**

14 Type of financial services involved in suspicious transaction.....

15 Date or date range of suspicious transaction or activity From..... to .....

16 E.C. Dollar amount of transaction(s)

Table with columns E, C, D, \$ and a grid for entering dollar amounts, ending with . 0 0.

17 If foreign currency is involved in the transaction(s) specify the currency and the amount

Table with columns Currency and Amount, containing a grid for entering foreign currency and amounts.

18 Type and quantity of instrument(s) involved

- (1) .....
(2) .....
(3) .....

19 Transaction number(s).....

20 Accounts affected:

- (1) Account number:.....
(2) Account number:.....
(3) Account number:.....
(4) Account number:.....

21 If account closed, date closed

- (1) date .....
(2) date .....
(3) date .....
(4) date .....

**PART C - SUMMARY CHARACTERIZATION OF SUSPICIOUS ACTIVITY**

22 Category of Suspicious Activity. Check the box(es) which best identify the suspicious activity: (A numbered list of typologies is attached to the end of the instructions for preparing this form.)

- (a) Structuring (or layering)
(b) Money laundering
(c) Cheque Fraud
(d) Computer Intrusion
(e) Counterfeit Cheque
(f) Counterfeit Instrument
(g) Credit Card Fraud
(h) Debit Card Fraud
(i) Embezzlement
(j) False invoicing
(k) Identity Theft
(l) Investment Fraud
(m) Mysterious Disappearance
(n) Refusal/failure to complete CDD requirements
(o) Refusal/failure to update CDD information
(p) Terrorist Financing
(q) Wire Transfer Fraud
(r) The suspicious activity resembles typology No. ....
(s) Other:.....

23 Character of suspicious activity

- (a) unusual transaction
(b) complex transaction
(c) large transaction
(d) unusual pattern of transactions with no apparent economic purpose
(e) insignificant but periodic transactions with no apparent economic purpose
(f) unusual use of monetary instrument
(g) other:.....



**PART E - DETAILS OF REPORTING FINANCIAL INSTITUTION**

**26** Type of financial institution reporting

.....  
\_\_\_\_\_

**27** Name of financial institution

.....  
\_\_\_\_\_

**28** Address of financial institution

Street.....

City:.....

State/province:.....

Postcode:.....

Country:.....

email:.....  
\_\_\_\_\_

**29** Location of branch where transaction or activity or the attempt took place (if different from item 26 above)

Street.....

City:.....

State/province:.....

Postcode:.....

Country:.....  
\_\_\_\_\_

**30**  Check box if the suspicious activity took place in more than one branch or location and indicate this information in Part D.

**31** Details of Compliance Officer or authorised person who can be contacted for assistance in this matter

Name.....

Position:.....

Office Address:.....

Telephone:.....

Fax:.....

email:.....  
\_\_\_\_\_

**PART F - STATEMENT OF REPORTING FINANCIAL INSTITUTION**

**32** This statement is made by the financial institution named in Part E pursuant to the requirement of Section 13(2) of the MLPA to report suspicious transactions and is based on the information provided in Part D.

**I declare the information contained in this report to be correct to the best of my knowledge, information and belief.**

Date report prepared (dd/mm/yyyy):

**SIGN  
HERE**

Signature of Compliance Officer or authorised person

**OFFICIAL USE ONLY**

**Report number**

**Case Officer**

\_\_\_\_\_

**Comments**