

## ANNEX I

The following is a non-exhaustive list of risk variables that obliged entities shall consider when determining to what extent to apply customer due diligence measures in accordance with Article 13(3):

- (i) the purpose of an account or relationship;
- (ii) the level of assets to be deposited by a customer or the size of transactions undertaken;
- (iii) the regularity or duration of the business relationship.

## ANNEX II

The following is a non-exhaustive list of factors and types of evidence of potentially lower risk referred to in Article 16:

- (1) Customer risk factors:
  - (a) public companies listed on a stock exchange and subject to disclosure requirements (either by stock exchange rules or through law or enforceable means), which impose requirements to ensure adequate transparency of beneficial ownership;
  - (b) public administrations or enterprises;
  - (c) customers that are resident in geographical areas of lower risk as set out in point (3);
- (2) Product, service, transaction or delivery channel risk factors:
  - (a) life insurance policies for which the premium is low;
  - (b) insurance policies for pension schemes if there is no early surrender option and the policy cannot be used as collateral;
  - (c) a pension, superannuation or similar scheme that provides retirement benefits to employees, where contributions are made by way of deduction from wages, and the scheme rules do not permit the assignment of a member's interest under the scheme;
  - (d) financial products or services that provide appropriately defined and limited services to certain types of customers, so as to increase access for financial inclusion purposes;
  - (e) products where the risks of money laundering and terrorist financing are managed by other factors such as purse limits or transparency of ownership (e.g. certain types of electronic money);
- (3) Geographical risk factors:
  - (a) Member States;
  - (b) third countries having effective AML/CFT systems;

- (c) third countries identified by credible sources as having a low level of corruption or other criminal activity;
- (d) third countries which, on the basis of credible sources such as mutual evaluations, detailed assessment reports or published follow-up reports, have requirements to combat money laundering and terrorist financing consistent with the revised FATF Recommendations and effectively implement those requirements.

### ANNEX III

The following is a non-exhaustive list of factors and types of evidence of potentially higher risk referred to in Article 18(3):

- (1) Customer risk factors:
  - (a) the business relationship is conducted in unusual circumstances;
  - (b) customers that are resident in geographical areas of higher risk as set out in point (3);
  - (c) legal persons or arrangements that are personal asset-holding vehicles;
  - (d) companies that have nominee shareholders or shares in bearer form;
  - (e) businesses that are cash-intensive;
  - (f) the ownership structure of the company appears unusual or excessively complex given the nature of the company's business;
- (2) Product, service, transaction or delivery channel risk factors:
  - (a) private banking;
  - (b) products or transactions that might favour anonymity;
  - (c) non-face-to-face business relationships or transactions, without certain safeguards, such as electronic signatures;
  - (d) payment received from unknown or unassociated third parties;
  - (e) new products and new business practices, including new delivery mechanism, and the use of new or developing technologies for both new and pre-existing products;
- (3) Geographical risk factors:
  - (a) without prejudice to Article 9, countries identified by credible sources, such as mutual evaluations, detailed assessment reports or published follow-up reports, as not having effective AML/CFT systems;
  - (b) countries identified by credible sources as having significant levels of corruption or other criminal activity;
  - (c) countries subject to sanctions, embargos or similar measures issued by, for example, the Union or the United Nations;

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- (d) countries providing funding or support for terrorist activities, or that have designated terrorist organisations operating within their country.

#### ANNEX IV

#### CORRELATION TABLE

<b>This Directive</b>	<b>Directive 2005/60/EC</b>	<b>Directive 2006/70/EC</b>
—		Article 1
—		Article 3
—		Article 5
—		Article 6
—		Article 7
Article 1	Article 1	
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Article 3(9), (10) and (11)		Article 2(1), (2) and (3)
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Articles 6 to 8	—	
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Article 11	Article 7	
Article 13	Article 8	
Article 14	Article 9	
Article 11(d)	Article 10(1)	
—	Article 10(2)	
Articles 15, 16 and 17	Article 11	
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Articles 18 to 24	Article 13	
Article 22		Article 2(4)
Article 25	Article 14	
—	Article 15	
Article 26	Article 16	
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Article 27	Article 18	
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Article 30	—	
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Article 32	Article 21	
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Article 66	Article 44	
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Article 69	Article 47	