

	purpose of Program:	AML/CTF		mitigate and manage the entity noney laundering or terrorism
	to reporting	g entity to d	risk-based - so evelop own eir business	o up
	AML/CTF Program: Reporting entity needs to consider:		risk profile of customers AML/CTF risk of the designated services	
ave an			it provides methods by which designated services are delivered	
			risk profiles of any foreign jurisdiction that it deals with	
			risks which relate to provision of designated services through permanent foreign offices	
refers to 2 businesses together to AML/CTF o			s who join share their	businesses must be 'related' to each other (s50 Corporations Act 2001 (Cth))
may adopt maintain a AML/CTF		joint		
with record				
ident out b of th need exter party		identificatio	ther member	_
		need to ap external au party relate member of	iditor (not a ed to a	