

Proceeds of Crime (Money Laundering) and Terrorist Financing Administrative Monetary Penalties Regulations

SOR/2007-292

[PROCEEDS OF CRIME \(MONEY LAUNDERING\) AND TERRORIST FINANCING ACT](#)

Registration 2007-12-13

Proceeds of Crime (Money Laundering) and Terrorist Financing Administrative Monetary Penalties Regulations

P.C. 2007-1921 2007-12-13

Her Excellency the Governor General in Council, on the recommendation of the Minister of Finance, pursuant to subsection 73.1(1)¹ of the [Proceeds of Crime \(Money Laundering\) and Terrorist Financing Act](#)², hereby makes the annexed [Proceeds of Crime \(Money Laundering\) and Terrorist Financing Administrative Monetary Penalties Regulations](#).

Interpretation

1 In these Regulations, **Act** means the [Proceeds of Crime \(Money Laundering\) and Terrorist Financing Act](#).

2 The short-form descriptions that are set out in column 2 of Part 1 of the schedule, and column 3 of Parts [2](#), [3](#) and [34](#) of the schedule, form no part of these Regulations and are inserted for convenience of reference only.

SOR/2008-194, s. 1

[Previous Version](#)

Violations

3 The contravention of any of the following provisions is a violation that may be proceeded with under sections 73.11 to 73.5 of the Act:

- (a) a provision of the Act set out in Column 1 of Part 1 of the schedule;

¹ S.C. 2006, c. 12, s. 40

² S.C. 2000, c. 17; S.C. 2001, c. 41, s. 48

(b) a provision of the Act and a provision of the [Proceeds of Crime \(Money Laundering\) and Terrorist Financing Regulations](#) set out in Columns 1 and 2 of Part 2 of the schedule; and

(c) a provision of the Act and a provision of the [Proceeds of Crime \(Money Laundering\) and Terrorist Financing Suspicious Transaction Reporting Regulations](#) set out in Columns 1 and 2 of Part 3 of the schedule; and

(d) ~~*Repealed*~~ a provision of the Act and a provision of the [Proceeds of Crime \(Money Laundering\) and Terrorist Financing Registration Regulations](#) set out in Columns 1 and 2 of Part 4 of the schedule.

SOR/2008-194, s. 2

[Previous Version](#)

Classification

4 (1) Each violation is classified as a minor, serious or very serious violation, as set out in column 3 of Part 1 of the schedule and column 4 of Parts 2 ~~to 4~~ and 3 of the schedule.

(2) A series of minor violations identified on a notice of violation shall be considered to be a serious violation for the purpose of section 73.21 of the Act if the total of the penalties for the violations set out in the notice is equal to or greater than \$10,000.

SOR/2008-194, s. 3

[Previous Version](#)

Penalties

5 Subject to subsection 73.1(2) of the Act, the range of penalties in respect of a violation is

- (a) \$1 to \$1,000 in the case of a minor violation;
- (b) \$1 to \$100,000 in the case of a serious violation; and
- (c) \$1 to \$500,000 in the case of a very serious violation.

Additional Criteria

6 For the purposes of section 73.11 of the Act, the history of compliance by the person or entity with the Act, other than Part 2 of the Act, the [Proceeds of Crime \(Money Laundering\) and Terrorist Financing Regulations](#), the [Proceeds of Crime \(Money Laundering\) and Terrorist Financing Suspicious Transaction Reporting Regulations](#) and the [Proceeds of Crime \(Money Laundering\) and Terrorist Financing Registration Regulations](#) are prescribed as criteria that are to be taken into account in determining the amount of a penalty.

[Previous Version](#)

Service of Documents

7 (1) Service of any document under Part 4.1 of the Act may be made

(a) in the case of a person, by

(i) personally serving the document on the person,

(ii) leaving the document with someone who appears to be an adult member of the same household at the last known address or usual place of residence of the person, or

(iii) sending the document by registered mail, courier, fax or other electronic means to the person's last known address or usual place of residence; and

(b) in the case of an entity, by

(i) leaving the document at the entity's head office or place of business, with an officer or other person who appears to be in control or management of the head office or place of business,

(ii) sending the document by registered mail, courier or fax to the head office or place of business of the entity, or

(iii) sending the document by electronic means other than by fax to any person referred to in subparagraph (i).

(2) If a document is sent by fax or other electronic means, a copy of it shall also be sent by registered mail to the person's last known address or usual place of residence, or, in the case of an entity, to the entity's head office or place of business.

8 In the absence of proof to the contrary, a document — other than a document that is personally served — is deemed to be served

(a) in the case of a document that is left with an adult referred to in subparagraph 7(1)(a)(ii), on the day the document is left with the adult;

(b) in the case of a document that is sent by registered mail or courier, on the tenth day after the date indicated in the receipt issued by the postal or courier service; and

(c) in the case of a document sent by fax or other electronic means, on the day of transmission.

Interest Rate Determination

9 (1) For the purposes of section 73.28 of the Act, the prescribed rate of interest at any time in a particular quarter is the total of:

(a) the rate that is the simple arithmetic mean, expressed as a percentage per year and rounded to the next higher whole percentage where the mean is not a whole percentage, of all amounts each of which is the average equivalent yield, expressed as a percentage per year, of Government of Canada Treasury Bills that mature approximately three months after their date of issue and that are sold at auctions of Government of Canada Treasury Bills during the first month of the quarter preceding the particular quarter; and

(b) four per cent.

(2) The interest referred to in subsection (1) is calculated and compounded monthly.

(3) For the purposes of subsection (1) **quarter** means a period of three consecutive months ending on March 31, June 30, September 30 or December 31.

Coming into Force

10 ~~*Repealed*~~ These Regulations come into force on December 30, 2008.

SCHEDULE

(Sections 2, 3 and 4)

PART 1

Proceeds of Crime (Money Laundering) and Terrorist Financing Act

| | Column 1 | Column 2 | Column 3 |
|------|--|--|------------------------------|
| Item | Provision of <i>Proceeds of Crime (Money Laundering) and Terrorist Financing Act</i> | Short-form Description | Classification of Violation |
| 1 | 7 | Failure of the specified person or entity to report the transaction as required | very serious |
| 1.1 | 9(3) | Failure of the specified person or entity to establish and maintain the specified list | serious |

| Item | Column 1 | Column 2 | Column 3 |
|------|--|--|-----------------------------|
| | Provision of <i>Proceeds of Crime (Money Laundering) and Terrorist Financing Act</i> | Short-form Description | Classification of Violation |
| 1.2 | 9.2 | Opening an account for a client by the specified person or entity in the prescribed circumstances if the identity of the client cannot be verified in accordance with the prescribed measures | serious |
| 1.3 | 9.31(1) | Opening or maintaining an account by the specified entity for, or having a correspondent banking relationship with, the specified person or entity | serious |
| 1.4 | 9.4(1)(c) | Failure of the specified entity to obtain the approval of senior management in respect of the correspondent banking services | serious |
| 1.5 | 9.4(1)(d) | Failure of the specified entity to set out in writing its obligations and those of the foreign entity in respect of the correspondent banking services | serious |
| 1.6 | 9.4(2) | Having a correspondent banking relationship with a shell bank | serious |
| 1.7 | 9.5(a) | Failure of the specified person or entity to include the required information with the electronic funds transfer | minor |
| 1.8 | 9.5(b) | Failure of the specified person or entity to take reasonable measures to ensure that any electronic funds transfer that the person or entity receives includes the required information | minor |
| 1.9 | 9.6(3) | Failure of the specified person or entity to take the specified special measures | serious |
| 2 | 9.7(1) | Failure to develop policies that establish requirements similar to those of sections 6, 6.1 and 9.6 of the Act and to ensure that foreign branches and foreign subsidiaries apply those policies | serious |
| 3 | 9.7(2) | Applying policies that establish requirements similar to those of sections 6, 6.1 and 9.6 of the Act before they are approved by a board of directors | serious |
| 4 | 9.7(4) | Failure to keep and retain a record of the fact that a foreign branch or foreign subsidiary cannot apply a policy and of the reasons why it cannot do so or to notify the Centre and the principal supervisory or regulating agency or body within a reasonable time | minor |
| 4.1 | 9.8(1) | Failure of an entity to develop and apply policies and procedures related to the exchange of information between it and affiliated entities | serious |
| 5 | 11.1 | Failure to be registered with the Centre | serious |

| Column 1 | Column 2 | Column 3 |
|--|---|-----------------------------|
| Provision of <i>Proceeds of Crime (Money Laundering) and Terrorist Financing Act</i> | | |
| Item | Short-form Description | Classification of Violation |
| 5.01 11.12(1) | Failure of an applicant to submit the specified application for registration in the prescribed manner together with the prescribed information | serious |
| 5.02 11.13(1) | Failure of an applicant or a registered person or entity to submit a notification of a change to the information contained in the application or of newly obtained information in the prescribed manner | serious |
| 5.03 11.14(1) | Failure of an applicant to submit a requested clarification within the prescribed time and in the prescribed manner, together with the required information | serious |
| 5.04 11.17(1) | Failure of a registered person or entity to submit a requested clarification within the prescribed time and in the prescribed manner, together with the prescribed information | serious |
| 5.05 11.19 | Failure of a registered person or entity to renew their registration in the prescribed manner and within the prescribed time | serious |
| 5.06 11.2 | Failure of a registered person or entity to submit a notification of the cessation of an activity for which they are registered, within the prescribed time and in the prescribed manner, together with the prescribed information | serious |
| 5.1 11.43 | Failure to comply with a ministerial directive | very serious |
| 5.2 11.44(1) | Failure to ensure that a foreign branch or foreign subsidiary complies with a ministerial directive | very serious |
| 5.3 11.44(2) | Failure to keep and retain a record of the fact that a foreign branch or foreign subsidiary cannot comply with a ministerial directive and of the reasons why it cannot do so or to notify the Centre and the principal supervisory or regulating agency or body within a reasonable time | serious |
| 6 62(2) | Failure to give reasonable assistance and information reasonably required to an authorized person | serious |
| 7 63.1(2) | Failure to provide, in accordance with a notice, documents or other information reasonably required by an authorized person | serious |

PART 2

Proceeds of Crime (Money Laundering) and Terrorist Financing Act and Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations

| Item | Column 1 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Act | Column 2 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations | Column 3 Short-form Description | Column 4 Classification of Violation |
|------|---|---|---|---|
| 1 | 9(1) | 2 | Failure to convert foreign currency transactions into Canadian dollars using the prescribed rate | minor |
| 2 | 9(1) | 4(1) | Failure to send a report electronically, if the sender has the technical capabilities, in accordance with the guidelines prepared by the Centre | minor |
| 3 | 9(1) | 4(2) | Failure to send a report in paper format, if the sender does not have the technical capabilities to send electronically, in accordance with guidelines prepared by the Centre | minor |
| 4 | 9(1) | 5(1) | Failure to report an electronic funds transfer no later than five working days after the transfer | minor |
| 5 | 9(1) | 5(2) | Failure to report a large casino disbursement or a transaction for which a large transaction record must be kept within 15 days after the disbursement or transaction | minor |
| 6 | 6 | 8(1) | Failure to take reasonable measures to determine if an individual giving cash is acting on behalf of a third party | minor |
| 7 | 6 | 8(2) | Failure to keep a record of prescribed information respecting third parties | minor |
| 8 | 6 | 8(3) | Failure to keep a record of prescribed information respecting suspected third parties | minor |
| 9 | 6 | 9(1) | Failure to take reasonable measures when opening an account to determine if the account is to be used by or on behalf of a third party | minor |
| 10 | 6 | 9(2) | Failure to keep a record of prescribed information respecting third parties | minor |
| 11 | 6 | 9(3) | Failure to keep a record of prescribed information in respect of suspected third parties | minor |
| 12 | 6 | 10(1) | Failure to take reasonable measures when client information record is created to determine whether the client is acting on behalf of a third party | minor |
| 13 | 6 | 10(2) | Failure to keep a record of prescribed information when it is determined that the client is acting on behalf of a third party | minor |

Commented [RM1]: Items 1 – 4 have been moved to Items 143 – 146, respectively.

Commented [RM2]: This Item has been moved to Item 76.

Commented [RM3]: This Item has been moved to Item 149.

Commented [RM4]: This Item has been moved to Item 150.

Commented [RM5]: This Item has been moved to Item 151.

Commented [RM6]: This Item has been moved to Item 152.

Commented [RM7]: This Item has been moved to Item 153.

Commented [RM8]: This Item has been moved to Item 154.

Commented [RM9]: This Item has been moved to Item 155.

Commented [RM10]: This Item has been moved to Item 156.

| Item | Column 1 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Act | Column 2 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations | Column 3 Short-form Description | Column 4 Classification of Violation |
|-----------------|---|---|--|---|
| 14 | 6 | 10(3) | Failure to keep a record of prescribed information when there are reasonable grounds to suspect that the client is acting on behalf of a third party | minor |
| 15 | 6 | 11 | Failure of a trust company to keep a record of prescribed information concerning inter vivos trusts | minor |
| 15.1 | 6 | 11.1(1) | Failure to obtain the prescribed information | minor |
| 15.2 | 6 | 11.1(2) | Failure to take reasonable measures to confirm the accuracy of the prescribed information | minor |
| 15.3 | 6 | 11.1(3) | Failure to keep a record of the prescribed information and the measures taken to confirm its accuracy | minor |
| 15.4 | 6 | 11.1(4)(a) | Failure to take reasonable measures to ascertain the identity of an entity's most senior managing officer | serious |
| 15.5 | 6 | 11.1(4)(b) | Failure to treat activities in respect of the entity as high risk and to take the prescribed special measures | serious |
| 15.6 | 6 | 11.1(5) | Failure to determine whether a not-for-profit organization is a prescribed entity and to keep a record of the determination | minor |
| 16 | 9(1) | 127(1)(a) | Failure of a financial entity to report the receipt of an amount in cash of \$10,000 or more in the course of a single transaction, together with the prescribed required information | minor |
| 17 | 9(1) | 127(1)(b) | Failure of a financial entity to report the sending out of Canada initiation of an electronic funds transfer of \$10,000 or more in the course of a single transaction, together with the prescribed required information | minor |
| 18 | 9(1) | 127(1)(c) | Failure of a financial entity to report the final receipt from outside Canada of an electronic funds transfer of \$10,000 or more in the course of a single transaction, together with the prescribed required information | minor |
| 4 | 9(1) | 7(1)(d) | Failure of a financial entity to report the receipt of \$10,000 or more in virtual currency, together with the required information | minor |
| 5 | 9(1) | 8(3)(a) | Failure of a financial entity to report a change to the required information within the prescribed period | minor |
| 6 | 9(1) | 8(3)(b)(i) | Failure of a financial entity to verify, in accordance with the prescribed frequency, that the prescribed conditions continue to be met | minor |
| 7 | 9(1) | 8(3)(b)(ii) | Failure of a financial entity to ensure, in accordance with the prescribed frequency, that a senior officer of | minor |

Commented [RM11]: This Item has been moved to Item 157.

Commented [RM12]: This item has been moved to Item 167.

Commented [RM13]: This Item has been moved to Item 161.

Commented [RM14]: This Item has been moved to Item 162.

Commented [RM15]: This Item has been moved to Item 163.

Commented [RM16]: This Item has been moved to Item 164.

Commented [RM17]: This Item has been moved to Item 165.

Commented [RM18]: This Item has been moved to Item 166.

| Item | Column 1 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Act | Column 2 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations | Column 3 Short-form Description | Column 4 Classification of Violation |
|------------------------|---|---|--|---|
| | | | the financial entity confirms that the conditions continue to be met | |
| 8 | 9(1) | 8(3)(b)(iii) | Failure of a financial entity to send a report containing the required information in accordance with the prescribed frequency | minor |
| 9 | 9(3) | 9(a) | Failure of a financial entity to include on the specified list the name and address of each client | minor |
| 10 | 9(3) | 9(b) | Failure of a financial entity to maintain the specified list in the required manner | minor |
| 119 | 6 | 103 | Failure of a financial entity to keep a large cash transaction record in respect of every amount in cash the receipt of of \$10,000 or more in cash that is received from a client in the course of a single transaction | minor |
| 12 | 6 | 11 | Failure of a financial entity to keep a large virtual currency transaction record in respect of the receipt of \$10,000 or more in virtual currency | minor |
| 1320 | 6 | 124 | Failure of a financial entity to keep prescribed the required records in respect of every account that it opens or transaction that is conducted with it | minor |
| 1420-1 | 6 | 134-1 | Failure of a financial entity to keep a prescribed the required records in respect of every credit card account that it opens and every transaction connected to that account | minor |
| 15 | 6 | 14 | Failure of a financial entity to keep the required records in respect of every prepaid payment product account that it opens and every transaction made by means of a prepaid payment product connected to that account | minor |
| 1624 | 6 | 15(1) | Failure of a trust company to keep prescribed the required records in respect of a trust for which it is trustee | minor |
| 1721-1 | 9.4(1)(a) | 15.1(1) and 16(2) | Failure of a the specified financial entity entering into a correspondent banking relationship with a prescribed foreign entity to keep a prescribed the required records | minor |
| 21.2 | 9.4(1)(e) | 15.1(1) | Failure of a specified entity entering into a correspondent banking relationship with a prescribed foreign entity to obtain the approval of senior management | minor |
| 21.3 | 9.4(1)(d) | 15.1(1) | Failure of a specified entity entering into a correspondent banking relationship with a prescribed foreign entity to set out in writing their obligations and | minor |

| Item | Column 1 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Act | Column 2 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations | Column 3 Short-form Description | Column 4 Classification of Violation |
|-------------------|---|---|--|---|
| | | | those of the foreign entity in respect of the correspondent banking services | |
| 1821.4 | 9.4(1)(e) | 15.1(1) and 16(3) | Failure of a the specified financial entity to take reasonable measures to ascertain whether a prescribed the specified foreign entity financial institution with whom it has entered into a correspondent banking relationship has in place the prescribed policies and procedures and, if they are not in place , to take prescribed the required measures | minor serious |
| 1922 | 9(1) | 187 | Failure of a the specified life insurance company or life insurance broker or agent who receives from a client an amount in cash the receipt of \$10,000 or more in cash , the course of a single transaction to report the transaction together with the prescribed required information | minor |
| 20 | 9(1) | 19 | Failure of the specified life insurance company or life insurance broker or agent to report the receipt of \$10,000 or more in virtual currency, together with the required information | minor |
| 213 | 6 | 2018 | Failure of a the specified life insurance company or life insurance broker or agent to keep a large cash transaction record in respect of every amount in cash the receipt of \$10,000 or more in cash that is received from a client in the course of a single transaction | minor |
| 22 | 6 | 21 | Failure of a life insurance company or life insurance broker or agent to keep a large virtual currency transaction record in respect of the receipt of \$10,000 or more in virtual currency | minor |
| 234 | 6 | 2219(1) | Failure of a life insurance company or life insurance broker or agent to keep an client information record in connection with the specified sale at the prescribed time respect of every annuity or policy for which \$10,000 or more is paid | minor |
| 245 | 6 | 230 | Failure of a life insurance company or life insurance broker or agent to keep prescribed the required records in respect of a corporate client | minor |
| 25.1 | 6 | 20.1 | Failure of a life insurance company or life insurance broker or agent to keep a record of prescribed information when a transaction is reviewed | minor |
| 256 | 9(1) | 251 | Failure of a the specified securities dealer who receives from a client an amount in cash to report the receipt of \$10,000 or more in cash, in the course of a single | minor |

| Item | Column 1 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Act | Column 2 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations | Column 3 Short-form Description | Column 4 Classification of Violation |
|----------------------|---|---|---|---|
| | | | transaction to report the transaction together with the prescribed required information | |
| 26 | 9(1) | 26 | Failure of the specified securities dealer to report the receipt of \$10,000 or more in virtual currency, together with the required information | minor |
| 27 | 6 | 272 | Failure of a securities dealer to keep a large cash transaction record in respect of every amount in cash the receipt of \$10,000 or more in cash that is received from a client in the course of a single transaction | minor |
| 28 | 6 | 28 | Failure of a securities dealer to keep a large virtual currency transaction record in respect of the receipt of \$10,000 or more in virtual currency | minor |
| 298 | 6 | 293 | Failure of a securities dealer to keep prescribed the required records in respect of every account they open | minor |
| 2930 | 9(1) | 2830(1)(a) | Failure of a money services business to report the receipt from a client of an amount in cash of \$10,000 or more in cash the course of a single transaction, together with the prescribed required information | minor |
| 310 | 9(1) | 2830(1)(b) | Failure of a money services business to report the sending out of Canada initiation of an electronic funds transfer of \$10,000 or more in the course of a single transaction, together with the prescribed required information | minor |
| 324 | 9(1) | 2830(1)(c) | Failure of a money services business to report the final receipt from outside Canada of an electronic funds transfer of \$10,000 or more in the course of a single transaction, together with the prescribed required information | minor |
| 33 | 9(1) | 30(1)(d) | Failure of a money services business to report the initiation of an electronic funds transfer of \$10,000 or more, together with the required information, if the electronic funds transfer is finally received by the same money services business | minor |
| 34 | 9(1) | 30(1)(e) | Failure of a money services business to report the final receipt of an electronic funds transfer of \$10,000 or more, together with the required information, if the electronic funds transfer was initiated by the same money services business | minor |
| 35 | 9(1) | 30(1)(f) | Failure of a money services business to report the receipt of \$10,000 or more in virtual currency, together with the required information | minor |

| Item | Column 1 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Act | Column 2 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations | Column 3 Short-form Description | Column 4 Classification of Violation |
|-----------------|---|---|---|---|
| 362 | 6 | 3129 | Failure of a money services business to keep a large cash transaction record in respect of every amount in cash the receipt of \$10,000 or more in cash that is received from a client in the course of a single transaction | minor |
| 37 | 6 | 32 | Failure of a money services business to keep a large virtual currency transaction record in respect of the receipt of \$10,000 or more in virtual currency | minor |
| 38 | 9(1) | 33(1)(a) | Failure of a foreign money services business to report the receipt of \$10,000 or more in cash, together with the required information | minor |
| 39 | 9(1) | 33(1)(b) | Failure of a foreign money services business to report the initiation of an electronic funds transfer of \$10,000 or more, together with the required information | minor |
| 40 | 9(1) | 33(1)(c) | Failure of a foreign money services business to report the final receipt of an electronic funds transfer of \$10,000 or more, together with the required information | minor |
| 41 | 9(1) | 33(1)(d) | Failure of a foreign money services business to report the initiation of an electronic funds transfer of \$10,000 or more, together with the required information, if the electronic funds transfer is finally received by the same foreign money services business | minor |
| 42 | 9(1) | 33(1)(e) | Failure of a foreign money services business to report the final receipt of an electronic funds transfer of \$10,000 or more, together with the required information, if the electronic funds transfer was initiated by the same foreign money services business | minor |
| 43 | 9(1) | 33(1)(f) | Failure of a foreign money services business to report the receipt of \$10,000 or more in virtual currency, together with the required information | minor |
| 44 | 6 | 34 | Failure of a foreign money services business to keep a large cash transaction record in respect of the receipt of \$10,000 or more in cash | minor |
| 45 | 6 | 35 | Failure of foreign money services business to keep a large virtual currency transaction record in respect of the receipt of \$10,000 or more in virtual currency | minor |
| 4633 | 6 | 360 | Failure of a money services business or foreign money services business to keep prescribed the required records | minor |

| Item | Column 1 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Act | Column 2 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations | Column 3 Short-form Description | Column 4 Classification of Violation |
|-------------------|---|---|---|---|
| 33.1 | 6 | 31 | Failure of a specified money services business to keep a record of prescribed information when a transaction is reviewed | minor |
| 4733.2 | 6 | 372 | Failure of a the specified money services business or foreign money services business to keep a the required records of prescribed information | minor |
| 4833.3 | 9(1) | 393.1 | Failure of a British Columbia notary public or British Columbia notary corporation to report the receipt of an amount in cash of \$10,000 or more in cash the course of a single transaction, together with the prescribed required information | minor |
| 49 | 9(1) | 40 | Failure of a British Columbia notary public or British Columbia notary corporation to report the receipt of \$10,000 or more in virtual currency, together with the required information | minor |
| 33.4 | 6 | 33.2(1) | Failure of a British Columbia notary public or notary corporation to keep prescribed records | minor |
| 5033.5 | 6 | 4133.2(2) | Failure of a British Columbia notary public or British Columbia notary corporation to keep a large cash transaction record in respect of every amount in cash the receipt of \$10,000 or more in cash that is received from a client in the course of a single transaction | minor |
| 51 | 6 | 42 | Failure of a British Columbia notary public or British Columbia notary corporation to keep a large virtual currency transaction record in respect of the receipt of \$10,000 or more in virtual currency | minor |
| 5233.4 | 6 | 4333.2(1) | Failure of a British Columbia notary public or British Columbia notary corporation to keep prescribed the required records | minor |
| 33.6 | 6 | 33.4 | Failure of a legal counsel or legal firm to keep prescribed records | minor |
| 33.7 | 6 | 33.5(a) | Failure of a legal counsel or legal firm to keep prescribed records | minor |
| 5334 | 9(1) | 4835 | Failure of an the specified accountant or accounting firm to report the receipt of an amount in cash of \$10,000 or more in cash the course of a single transaction, together with the prescribed required information | minor |
| 54 | 9(1) | 49 | Failure of the specified accountant or accounting firm to report the receipt of \$10,000 or more in virtual currency, together with the required information | minor |

Commented [RM19]: This Item has been moved to Item 52.

| Item | Column 1 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Act | Column 2 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations | Column 3 Short-form Description | Column 4 Classification of Violation |
|---------------|---|---|--|---|
| 35 | 6 | 36(1) | Failure of an accountant or accounting firm to keep prescribed records | minor |
| 5536 | 6 | 5036(2) | Failure of an accountant or accounting firm to keep a large cash transaction record in respect of every amount in cash the receipt of \$10,000 or more in cash that they receive in the course of a single transaction | minor |
| 56 | 6 | 51 | Failure of an accountant or accounting firm to keep a large virtual currency transaction record in respect of the receipt of \$10,000 or more in virtual currency | minor |
| 5735 | 6 | 5236(1) | Failure of an accountant or accounting firm to keep prescribed the required records | minor |
| 5837 | 9(1) | 5438 | Failure of a the specified real estate broker or sales representative to report the receipt of an amount in cash of \$10,000 or more in cash the course of a single transaction, together with the prescribed required information | minor |
| 59 | 9(1) | 55 | Failure of the specified real estate broker or sales representative to report the receipt of \$10,000 or more in virtual currency, together with the required information | minor |
| 38 | 6 | 39(1) | Failure of a real estate broker or sales representative to keep prescribed records | minor |
| 6039 | 6 | 5639(2) | Failure of a real estate broker or sales representative to keep a large cash transaction record in respect of every amount in cash the receipt of \$10,000 or more in cash that they receive in the course of a single transaction | minor |
| 61 | 6 | 57 | Failure of a real estate broker or sales representative to keep a large virtual currency transaction record in respect of the receipt of \$10,000 or more in virtual currency | minor |
| 6238 | 6 | 3958(1) | Failure of a real estate broker or sales representative to keep prescribed the required records | minor |
| 6339.3 | 9(1) | 6039.6 | Failure of a the specified real estate developer to report the receipt of an amount of \$10,000 or more in cash the course of a single transaction, together with the prescribed required information | minor |
| 64 | 9(1) | 61 | Failure of the specified real estate developer to report the receipt of \$10,000 or more in virtual currency, together with the required information | minor |

Commented [RM20]: This Item has been moved to Item 57.

Commented [RM21]: This Item has been moved to Item 62.

| Item | Column 1 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Act | Column 2 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations | Column 3 Short-form Description | Column 4 Classification of Violation |
|-------------------|---|---|---|---|
| 6539.5 | 6 | 6239.7(2) | Failure of a real estate developer when engaging in a prescribed activity to keep a large cash transaction record in respect of every amount the receipt of \$10,000 or more in cash that they receive in the course of a single transaction | minor |
| 66 | 6 | 63 | Failure of a real estate developer to keep a large virtual currency transaction record in respect of the receipt of \$10,000 or more in virtual currency | minor |
| 6739.4 | 6 | 6439.7(1) | Failure of a real estate developer to keep prescribed the required records when engaging in a prescribed activity | minor |
| 6839.1 | 9(1) | 6639.2 | Failure of the specified a dealer in precious metals and precious stones to report the receipt of an amount in each of \$10,000 or more in cash the course of a single transaction, together with the prescribed required information | minor |
| 69 | 9(1) | 67 | Failure of the specified dealer in precious metals and precious stones to report the receipt of \$10,000 or more in virtual currency, together with the required information | minor |
| 7039.2 | 6 | 6839.3 | Failure of a dealer in precious metals and precious stones to keep a large cash transaction record in respect of every amount in cash the receipt of \$10,000 or more in cash that is received from a client in the course of a single transaction | minor |
| 71 | 6 | 69 | Failure of a dealer of precious metals and precious stones to keep a large virtual currency transaction record in respect of the receipt of \$10,000 or more in virtual currency | minor |
| 39.3 | 9(1) | 39.6 | Failure of a real estate developer to report the receipt of an amount of \$10,000 or more in the course of a single transaction, together with the prescribed information | minor |
| 39.4 | 6 | 39.7(1) | Failure of a real estate developer to keep prescribed records when engaging in a prescribed activity | minor |
| 39.5 | 6 | 39.7(2) | Failure of a real estate developer when engaging in a prescribed activity to keep a large cash transaction record in respect of every amount of \$10,000 or more that they receive in the course of a single transaction | minor |
| 7240 | 9(1) | 470(1)(a) | Failure of a casino to report the receipt of an amount in each of \$10,000 or more in cash the course of a single transaction, together with the prescribed required information | minor |

Commented [RM22]: This Item has been moved to Item 63.

Commented [RM23]: This Item has been moved to Item 67.

Commented [RM24]: This Item has been moved to Item 65.

| Item | Column 1 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Act | Column 2 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations | Column 3 Short-form Description | Column 4 Classification of Violation |
|----------------------|---|---|--|---|
| 7341 | 9(1) | 470(1)(b) | Failure of a casino to report the sending-out-of-Canada initiation of an electronic funds transfer of \$10,000 or more in the course of a single transaction , together with the prescribed required information | minor |
| 742 | 9(1) | 470(1)(c) | Failure of a casino to report the final receipt from outside-Canada of an electronic funds transfer of \$10,000 or more in the course of a single transaction , together with the prescribed required information | minor |
| 75 | 9(1) | 70(1)(d) | Failure of a casino to report the receipt of \$10,000 or more in virtual currency, together with the required information | minor |
| 765 | 9(1) | 715(2) | Failure to report a large of a casino to report the disbursement of \$10,000 or more in the specified a transactions, together with the required information for which a large transaction record must be kept within 15 days after the disbursement or transaction | minor |
| 7743 | 6 | 4172(1) | Failure of a casino to keep a large cash transaction record in respect of every amount in cash the receipt of \$10,000 or more in cash that they receive in the course of a single transaction | minor |
| 78 | 6 | 73 | Failure of a casino to keep a large virtual currency transaction record in respect of the receipt of \$10,000 or more in virtual currency | minor |
| 44 | 9(1) | 42(1) | Failure of a casino to report the disbursement of \$10,000 or more in the course of prescribed transactions, together with the prescribed information | minor |
| 7945 | 6 | 743 | Failure of a casino to keep prescribed the required records | minor |
| 45.1 | 6 | 44(1) | Failure of a casino to take reasonable measures to determine if a person who receives a prescribed disbursement is acting on behalf of a third party | minor |
| 45.2 | 6 | 44(2) | Failure of a casino to keep a record of prescribed information when it is determined that the client is acting on behalf of a third party | minor |
| 45.3 | 6 | 44(3) | Failure of a casino to keep a record of prescribed information when there are reasonable grounds to suspect that the client is acting on behalf of a third party | minor |
| 8046 | 9(1) | 7847 | Failure of a the specified department or agent or mandatory of Her Majesty in right of Canada or of a province to report the receipt from a client of an amount in cash of \$10,000 or more in cash the course of a single | minor |

Commented [RM25]: This was previously Item 5.

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| | | | transaction , together with the prescribed <u>required</u> information | |
| <u>81</u> | <u>9(1)</u> | <u>79</u> | Failure of the specified department or agent or mandatory of Her Majesty in right of Canada or of a province to report the receipt of \$10,000 or more in virtual currency, together with the required information | <u>minor</u> |
| <u>8247</u> | 6 | <u>8048</u> | Failure of a department or agent or mandatory of Her Majesty in right of Canada or of a province to keep a large cash transaction record in respect of every amount in cash <u>the receipt of \$10,000 or more in cash</u> that they receive from a client in the course of a single transaction | minor |
| <u>83</u> | <u>6</u> | <u>81</u> | Failure of a department or agent or mandatory of Her Majesty in right of Canada or of a province to keep a large virtual currency transaction record in respect of the receipt of \$10,000 or more in virtual currency | <u>minor</u> |
| <u>8448</u> | 6 | <u>8249</u> | Failure of a department or agent or mandatory of Her Majesty in right of Canada or of a province to keep prescribed <u>the required</u> records | minor |
| 49 | 9(1) | 50(3) | Failure of a specified financial entity to report changes in prescribed information within 15 days of the change | minor |
| 50 | 9(1) | 50(4)(a) | Failure of a specified financial entity to verify at least once every 12 months that prescribed conditions are still met in respect of each client | minor |
| 51 | 9(1) | 50(4)(b) | Failure of a specified financial entity to report prescribed information at least once every 12 months | minor |
| <u>51.1</u> | 6 | <u>52.1</u> | Failure to keep a record of the purpose and intended nature of a business relationship | minor |
| <u>8552</u> | 6.1 | 53, 64(1) and 64(2)(b) <u>84</u> | Failure of a specified <u>person or entity</u> to ascertain <u>verify</u> in the prescribed manner and within the prescribed period the identity of every individual with whom the person or entity conducts a transaction in respect of which a record must be kept <u>the specified person or entity</u> | minor |
| <u>8652.1</u> | 6.1 | 53.1, 64(1) and 64(2)(b.1) <u>85(1)</u> | Failure of the specified person or entity to take reasonable measures to ascertain <u>verify</u> in the prescribed manner and within the prescribed period the identity of every the specified person or entity <u>with whom a transaction that is required to be reported to the Centre is conducted or is attempted to be conducted</u> | minor |

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| 87 | 6 | 85(2) | Failure of the specified person or entity to keep the required record | minor |
| 52.2 | 9.2 | 53.2, 64, 65 and 66 | Opening an account for a client by a specified person or entity in the prescribed circumstances when the identity of the client cannot be established in accordance with prescribed measures | serious |
| 8853 | 6.1 | 54(a), 64(1) and 64(2)(a)86 | Failure of a financial entity to ascertain <u>verify</u> in the prescribed manner and within the prescribed period the identity of every the specified person or entity for whom a signature card is created | minor |
| 8954 | 6.1 | 54(b), 64(1) and 64(2)(b)87 | Failure of a financial entity to ascertain <u>verify</u> in the prescribed manner and within the prescribed period the identity of every the specified person or entity who conducts a prescribed transaction or transfer | minor |
| 9055 | 6.1 | 54(d), 65(1) and 65(2)(a)88 | Failure of a financial entity to confirm <u>verify</u> in the prescribed manner and within the prescribed period the existence <u>identity</u> of, and the prescribed information in respect of, corporations for which the financial specified <u>person or entity opens an account</u> | minor |
| 56 | 6.1 | 54(e), 66(1) and 66(2)(a) | Failure of a financial entity to confirm in the prescribed manner and within the prescribed period the existence of every entity, other than a corporation, for which the financial entity opens an account. | minor |
| 56.1 | 6.1 | 54.1(a), 64(1) and 64(2)(b.2) | Failure of a financial entity to ascertain in the prescribed manner and within the prescribed period the identity of every person for whom the financial entity opens a credit card account | minor |
| 56.2 | 6.1 | 54.1(b), 65(1) and 65(2)(a.1) | Failure of a financial entity to ascertain in the prescribed manner and within the prescribed period the existence of, and prescribed information in respect of, a corporation for which the financial entity opens a credit card account | minor |
| 56.3 | 6.1 | 54.1(e), 66(1) and 66(2)(a.1) | Failure of a financial entity to confirm in the prescribed manner and within the prescribed period the existence of every entity, other than a corporation, for which the financial entity opens a credit card account | minor |
| 56.4 | 9.3(1) | 54.2(1)(a) and 67.1(3) | Failure of a financial entity to take reasonable measures within the prescribed period to determine whether a person for whom it opens an account is a politically exposed foreign person, a politically exposed domestic person, a head of an international organization, a family member of one of those persons or a person who is | minor |

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| | | | closely-associated with a politically-exposed foreign person | |
| 56.5 | 9.3(1) | 54.2(1)(b) and 67.2(5) | Failure of a financial entity to take reasonable measures within the prescribed period to determine whether a person who requests that an electronic funds transfer of \$100,000 or more be initiated or on whose behalf the request is made is a politically-exposed foreign person, a politically-exposed domestic person, a head of an international organization or a family member of, or person who is closely associated with, one of those persons | minor |
| 56.6 | 9.3(1) | 54.2(1)(c) and 67.2(5) | Failure of a financial entity to take reasonable measures within the prescribed period to determine whether the beneficiary of an electronic funds transfer of \$100,000 or more is a politically-exposed foreign person, a politically-exposed domestic person, a head of an international organization or a family member of, or person who is closely associated with, one of those persons | minor |
| 56.7 | 9.3(1) | 54.2(2) | Failure of a financial entity to take reasonable measures on a periodic basis to determine whether an account holder is a politically-exposed foreign person, a politically-exposed domestic person, a head of an international organization, a family member of one of those persons or a person who is closely associated with a politically-exposed foreign person | minor |
| 56.71 | 6 | 54.2(3) and 67.1(3) | Failure of a financial entity that detects a fact that constitutes reasonable grounds to suspect that an account holder is a politically-exposed foreign person, a politically-exposed domestic person, a head of an international organization or a family member of, or person who is closely associated with, one of those persons to take reasonable measures within the prescribed period to determine whether they are such a person | minor |
| 56.8 | 6 | 54.3, 56.3, 57.2, 59.01, 59.11, 59.21, 59.31, 59.51, 60.1 and 61.1 | Failure to conduct ongoing monitoring of a business relationship and to keep a record of the measures taken and information obtained | minor |
| 56.9 | 6 | 54.4, 56.4, 57.3, 59.02, 59.12, 59.22, 59.32, | Failure to treat activities in respect of a person as high risk and to take the prescribed special measures | serious |

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| | | 59.52, 60.2 and 61.2 | | |
| 9157 | 6.1 | 55(a), 64(1) and 64(2)(e)89 | Failure of a trust company to ascertain <u>verify</u> in the prescribed manner and within the prescribed period the identity of every the specified person or entity <u>who is the settlor of an inter vivos trust</u> | minor |
| 58 | 6.1 | 55(b), 65(1) and 65(2)(b) | Failure of a trust company to confirm in the prescribed manner and within the prescribed period the existence of, and prescribed information in respect of, every corporation that is the settlor of an institutional trust | minor |
| 59 | 6.1 | 55(c), 66(1) and 66(2)(b) | Failure of a trust company to confirm in the prescribed manner and within the prescribed period the existence of every entity, other than a corporation, that is the settlor of an institutional trust | minor |
| 60 | 6.1 | 55(d)(i), 65(1), 65(2)(b) or 55(d)(i), 66(1) and 66(2)(b) | Failure of a trust company to confirm in the prescribed manner and within the prescribed period the existence of — and, in the case of a corporation, the prescribed information in respect of — an entity that is authorized to act as a co-trustee of any trust | minor |
| 61 | 6.1 | 55(d)(ii), 64(1) and 64(2)(e) | Failure of a trust company to ascertain in the prescribed manner and within the prescribed period the identity of persons who are authorized to give instructions with respect to an entity's activities as co-trustee | minor |
| 62 | 6.1 | 55(e), 64(1) and 64(2)(e) | Failure of a trust company to ascertain in the prescribed manner and within the prescribed period the identity of each person who is authorized to act as co-trustee of any trust | minor |
| 9262.1 | 9.4(1)(a) | 55.190(a) | Failure of a the specified financial entity that enters into a correspondent banking relationship with a foreign financial institution to ascertain, in the prescribed manner, the required <u>prescribed</u> information in respect of the foreign financial institution | minor |
| 9362.2 | 9.4(1)(a) | 55.190(b) | Failure of a the specified financial entity that enters into a correspondent banking relationship with a foreign financial institution to take reasonable measures to ascertain, in the prescribed manner, prescribed the required <u>prescribed</u> information in respect of the foreign financial institution and to conduct prescribed required <u>prescribed</u> monitoring | minor |
| 9462.3 | 9.4(1)(a) | 55.291(a) | Failure of a the specified financial entity that enters into a correspondent banking relationship with a foreign financial institution to take reasonable measures to | minor |

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| | | | ascertain whether the <u>foreign financial</u> institution has met the prescribed requirements | |
| <u>9562.4</u> | 9.4(1)(a) | <u>55.291</u> (b) | Failure of a the specified financial entity that enters into a correspondent banking relationship with a foreign financial institution to take reasonable measures to ascertain whether the <u>foreign financial</u> institution has agreed to provide <u>customer the relevant client</u> identification <u>data information</u> | minor |
| <u>9663</u> | 6.1 | <u>56(1), 64(1) and 64(2)(d)92</u> | Failure of a life insurance company or life insurance broker or agent to <u>ascertain-verify</u> in the prescribed manner and within the prescribed period the identity of every the specified person or entity who conducts a transaction for which a client information record is required to be kept | minor |
| 64 | 6.1 | <u>56(3), 65(1) and 65(2)(e)</u> | Failure of a life insurance company or life insurance broker or agent to confirm in the prescribed manner and within the prescribed period the existence of, and the prescribed information in respect of, every corporation in respect of which they are required to keep a client information record | minor |
| 65 | 6.1 | <u>56(4), 66(1) and 66(2)(e)</u> | Failure of a life insurance company or life insurance broker or agent to confirm in the prescribed manner and within the prescribed period the existence of every entity, other than a corporation, in respect of which they are required to keep a client information record | minor |
| <u>65.1</u> | <u>9.3(1)</u> | <u>56.1 and 67.2(5)</u> | Failure of a life insurance company or life insurance broker or agent to take reasonable measures within the prescribed period to determine whether a person who makes a lump sum payment of \$100,000 or more in respect of an immediate or deferred annuity or life insurance policy on their own behalf or on behalf of a third party is a politically exposed foreign person, a politically exposed domestic person, a head of an international organization or a family member of, or person who is closely associated with, one of those persons | minor |
| <u>9766</u> | 6.1 | <u>57(1), 64(1) and 64(2)(a)94</u> | Failure of a securities dealer to <u>ascertain-verify</u> in the prescribed manner and within the prescribed period the identity of every the specified person or entity who is authorized to give instructions in respect of an account for which a record must be kept | minor |
| 67 | 6.1 | <u>57(3), 65(1) and 65(2)(d)</u> | Failure of a securities dealer to confirm in the prescribed manner and within the prescribed period the | minor |

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| | | | existence of, and prescribed information in respect of, every corporation for which they open an account | |
| 68 | 6.1 | 57(4), 66(1) and 66(2)(d) | Failure of a securities dealer to confirm in the prescribed manner and within the prescribed period the existence of every entity, other than a corporation, for which they open an account | minor |
| 68.1 | 9.3(1) | 57.1(1) and 67.1(3) | Failure of a securities dealer to take reasonable measures within the prescribed period to determine whether a person for whom they open an account is a politically exposed foreign person, a politically exposed domestic person, a head of an international organization, a family member of one of those persons or a person who is closely associated with a politically exposed foreign person | minor |
| 68.2 | 9.3(1) | 57.1(2) | Failure of a securities dealer to take reasonable measures on a periodic basis to determine whether an account holder is a politically exposed foreign person, a politically exposed domestic person, a head of an international organization, a family member of one of those persons or a person who is closely associated with a politically exposed foreign person | minor |
| 68.3 | 9.3(1) | 57.1(3) and 67.1(3) | Failure of a securities dealer that detects a fact that constitutes reasonable grounds to suspect that an account holder is a politically exposed foreign person, a politically exposed domestic person, a head of an international organization or a family member of, or person who is closely associated with, one of those persons to take reasonable measures within the prescribed period to determine whether they are such a person | minor |
| 9869 | 6.1 | 59(1)(a), 64(1) and 64(2)(b) 95(1),(3) or (4) | Failure of a money services business or foreign money services business to ascertain/verify in the prescribed manner and within the prescribed period the identity of every the specified person or entity who conducts a transaction of \$3,000 or more for the issuance or redemption of money orders, traveller's cheques or other similar negotiable instruments | minor |
| 70 | 6.1 | 59(1)(b), 64(1) and 64(2)(b) | Failure of a money services business to ascertain in the prescribed manner and within the prescribed period the identity of every person who conducts a transaction for the remittance or transmission of \$1,000 or more | minor |
| 71 | 6.1 | 59(1)(c), 64(1) and 64(2)(b) | Failure of a money services business to ascertain in the prescribed manner and within the prescribed period the | minor |

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| | | | identity of every person who conducts a foreign currency exchange transaction of \$3,000 or more | |
| 72 | 6.1 | 59(2), 65(1) and 65(2)(e) | Failure of a money services business to confirm in the prescribed manner and within the prescribed period the existence of, and prescribed information in respect of, every corporation in respect of which a client information record is required to be kept | minor |
| 73 | 6.1 | 59(3), 66(1) and 66(2)(e) | Failure of a money services business to confirm in the prescribed manner and within the prescribed period the existence of every entity, other than a corporation, in respect of which a client information record is required to be kept | minor |
| 73.1 | 9.3(1) | 59(5)(a) and 67.2(5) | Failure of a money services business to take reasonable measures within the prescribed period to determine whether a person who requests that an electronic funds transfer of \$100,000 or more be initiated or on whose behalf the request is made is a politically exposed foreign person, a politically exposed domestic person, a head of an international organization or a family member of, or person who is closely associated with, one of those persons | minor |
| 73.11 | 9.3(1) | 59(5)(b) and 67.2(5) | Failure of a money services business to take reasonable measures within the prescribed period to determine whether the beneficiary of an electronic funds transfer of \$100,000 or more is a politically exposed foreign person, a politically exposed domestic person, a head of an international organization or a family member of, or person who is closely associated with, one of those persons | minor |
| <u>9973.19</u> | 6.1 | <u>59.3(a), 64(1) and 64(2)(b)96</u> | Failure of a British Columbia notary public or <u>British Columbia</u> notary corporation to <u>ascertain verify</u> in the prescribed manner and within the prescribed period the identity of <u>every the specified</u> person or <u>entitywho</u> conducts a prescribed transaction | minor |
| <u>10073.12</u> | 6.1 | <u>59.1(a), 64(1) and 64(2)(e)100</u> | Failure of an accountant or accounting firm to <u>ascertain verify</u> in the prescribed manner and within the prescribed period the identity of <u>every the specified</u> person or <u>entitywho</u> conducts a prescribed transaction | minor |
| 73.13 | 6.1 | 59.1(b), 65(1) and 65(2)(e) | Failure of an accountant or accounting firm to confirm in the prescribed manner and within the prescribed period the existence of, and prescribed information in respect of, every corporation on whose behalf a prescribed transaction is conducted | minor |

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| 73.14 | 6.1 | 59.1(e), 66(1) and 66(2)(e) | Failure of an accountant or accounting firm to confirm in the prescribed manner and within the prescribed period the existence of every entity, other than a corporation, on whose behalf a prescribed transaction is conducted | minor |
| 10173.15 | 6.1 | 59.2(1)(a), 64(1) and 64(2)(e)101(1) | Failure of a real estate broker or sales representative to ascertain-verify in the prescribed manner and within the prescribed period the identity of every-the specified person or entitywho conducts a prescribed transaction | minor |
| 73.16 | 6.1 | 59.2(1)(b), 65(1) and 65(2)(e) | Failure of a real estate broker or sales representative to confirm in the prescribed manner and within the prescribed period the existence of, and prescribed information in respect of, every corporation on whose behalf a prescribed transaction is conducted | minor |
| 73.17 | 6.1 | 59.2(1)(c), 66(1) and 66(2)(e) | Failure of a real estate broker or sales representative to confirm in the prescribed manner and within the prescribed period the existence of every entity, other than a corporation, on whose behalf a prescribed transaction is conducted | minor |
| 10273.18 | 6.1 | 59.2101(3) | Failure of a real estate broker or sales representative that represents a party to a prescribed transaction to take reasonable measures to ascertain-verify the identity or confirm the existence of parties that are not of an unrepresented third partyby a real estate broker or sales representative | minor |
| 103 | 6 | 101(4) | Failure of a real estate broker or sales representative to keep the required record | minor |
| 73.19 | 6.1 | 59.3(a), 64(1) and 64(2)(b) | Failure of a British Columbia notary public or notary corporation to ascertain in the prescribed manner and within the prescribed period the identity of every person who conducts a prescribed transaction | minor |
| 73.2 | 6.1 | 59.3(b), 65(1) and 65(2)(e) | Failure of a British Columbia notary public or notary corporation to confirm in the prescribed manner and within the prescribed period the existence of, and prescribed information in respect of, every corporation on whose behalf a prescribed transaction is conducted | minor |
| 73.21 | 6.1 | 59.3(c), 66(1) and 66(2)(e) | Failure of a British Columbia notary public or notary corporation to confirm in the prescribed manner and within the prescribed period the existence of every entity, other than a corporation, on whose behalf a prescribed transaction is conducted | minor |

Commented [RM26]: This Item has been moved to Item 99.

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| 73.22 | 6.1 | 59.4(1)(a), 64(1) and 64(2)(b) | Failure of a legal counsel or a legal firm to ascertain in the prescribed manner and within the prescribed period the identity of every person who conducts a prescribed transaction | minor |
| 73.23 | 6.1 | 59.4(1)(b), 65(1) and 65(2)(e) | Failure of a legal counsel or a legal firm to confirm in the prescribed manner and within the prescribed period the existence of, and prescribed information in respect of, every corporation on whose behalf a prescribed transaction is conducted | minor |
| 73.24 | 6.1 | 59.4(1)(c), 66(1) and 66(2)(e) | Failure of a legal counsel or a legal firm to confirm in the prescribed manner and within the prescribed period the existence of every entity, other than a corporation, on whose behalf a prescribed transaction is conducted | minor |
| 10473:25 | 6.1 | 59.5(a), 64(1) and 64(2)(b)102 | Failure of a real estate developer to ascertain-verify in the prescribed manner and within the prescribed period the identity of a-the specified person or entitywho conducts a prescribed transaction | minor |
| 73.26 | 6.1 | 59.5(b), 65(1) and 65(2)(e) | Failure of a real estate developer to confirm in the prescribed manner and within the prescribed period the existence of, and the prescribed information in respect of, corporations on whose behalf a prescribed transaction is conducted | minor |
| 73.27 | 6.1 | 59.5(c), 66(1) and 66(2)(e) | Failure of a real estate developer to confirm in the prescribed manner and within the prescribed period the existence of every entity, other than a corporation, on whose behalf a prescribed transaction is conducted | minor |
| 10574 | 6.1 | 60(a), 64(1) and 64(2)(e)-103 | Failure of a casino to ascertain-verify in the prescribed manner and within the prescribed period the identity of every-the specified person or entityfor whom a signature card is created in respect of an account that the casino opens | minor |
| 75 | 6.1 | 60(b)(i), 64(1) and 64(2)(b) | Failure of a casino to confirm in the prescribed manner and within the prescribed time the identity of every person who receives a prescribed amount from the casino | minor |
| 76 | 6.1 | 60(b)(ii), 64(1) and 64(2)(b) | Failure of a casino to ascertain in the prescribed manner and within the prescribed period the identity of every person who conducts a transaction of \$3,000 or more with the casino for which an extension of credit record is required | minor |
| 77 | 6.1 | 60(b)(iii), 64(1) and 64(2)(b) | Failure of a casino to ascertain in the prescribed manner and within the prescribed period the identity of every | minor |

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| | | | person who conducts a foreign currency exchange transaction of \$3,000 or more with the casino for which a transaction ticket is required to be kept | |
| 78 | 6.1 | 60(b)(iv), 64(1) and 64(2)(b) | Failure of a casino to ascertain in the prescribed manner and within the prescribed period the identity of every person who requests that an amount of \$1,000 or more be remitted or transmitted | minor |
| 79 | 6.1 | 60(e), 65(1) and 65(2)(a) | Failure of a casino to confirm in the prescribed manner and within the prescribed period the existence of, and prescribed information in respect of, every corporation for which the casino opens an account | minor |
| 80 | 6.1 | 60(f), 66(1) and 66(2)(a) | Failure of a casino to confirm in the prescribed manner and within the prescribed period the existence of every entity, other than a corporation, for which the casino opens an account | minor |
| 10681 | 6.1 | 61(a), 64(1) and 64(2)(d)104 | Failure of a department or agent or mandatory of Her Majesty in right of Canada or of a province to ascertain <u>verify</u> in the prescribed manner and within the prescribed period the identity of <u>every the specified</u> person <u>or entity</u> in respect of whom a client information record is required to be kept | minor |
| 82 | 6.1 | 61(b), 64(1) and 64(2)(b) | Failure of a department or agent or mandatory of Her Majesty in right of Canada or of a province to ascertain in the prescribed manner and within the prescribed period the identity of every person in respect of whom no client information record is required to be kept and who conducts a transaction that involves an amount of \$3,000 or more for the issuance or redemption of money orders or other similar negotiable instruments | minor |
| 83 | 6.1 | 61(e), 65(1) and 65(2)(e) | Failure of a department or agent or mandatory of Her Majesty in right of Canada or of a province to confirm in the prescribed manner and within the prescribed period the existence of, and prescribed information in respect of, every corporation in respect of which a client information record is kept | minor |
| 84 | 6.1 | 61(d), 66(1) and 66(2)(e) | Failure of a department or agent or mandatory of Her Majesty in right of Canada or of a province to confirm in the prescribed manner and within the prescribed period the existence of every entity, other than a corporation, in respect of which a client information record is kept | minor |
| 84.1 | 6 | 64.1(3) | Failure to have entered into a written agreement or arrangement with an agent or mandatory, to obtain from | minor |

| Item | Column 1 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Act | Column 2 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations | Column 3 Short-form Description | Column 4 Classification of Violation |
|-------------------------|---|---|--|---|
| | | | them the information that the agent or mandatary referred to in order to ascertain a person's identity and the information that the agent or mandatary verified as being that of the person and to be satisfied that the information is valid and current and that the person's identity was ascertained in the prescribed manner | |
| 10784.2 | 6 | 64-2108 | Failure of a person or entity that is required to ascertain <u>verify</u> a person's identity to keep prescribed the required information | minor |
| 10885 | 6 | 65(3)109(5) | Failure of a person or entity who ascertains information in respect of <u>required to verify</u> a corporation's identity by referring to an electronic version of a record to keep a prescribed the required record | minor |
| 86 | 6 | 65(4) | Failure of a person or entity who ascertains information in respect of a corporation by referring to a paper copy of a record to retain the record or a copy of it | minor |
| 109 | 6.1 | 111(2) | Failure of the specified person or entity to verify the corporation's identity as soon as feasible | minor |
| 11087 | 6 | 66(2)112(4) | Failure of a person or entity who ascertains information in respect of <u>required to verify the identity</u> of an entity other than a corporation by referring to an electronic version of a record to keep a prescribed the required record | minor |
| 111 | 6.1 | 114(2) | Failure of the specified person or entity to verify the identity of an entity other than a corporation as soon as feasible | minor |
| 88 | 6 | 66(4) | Failure of a person or entity who ascertains information in respect of an entity by referring to a paper copy of a record to retain the record or a copy of it | minor |
| 88.1 | 9.5(a) | 66.1(1) and (2) | Failure of a prescribed person or entity to include prescribed information in prescribed electronic funds transfers | minor |
| 88.2 | 9.5(b) | 66.1(1) and (2) | Failure of a prescribed person or entity to take reasonable measures to ensure that any transfer that the person or entity receives includes prescribed information | minor |
| 89 | | | [Repealed, SOR/2016-153, s. 118] | |
| 112 | 9.3(1) | 116(1)(a) | Failure of a financial entity to take reasonable measures to determine whether the specified person is a politically exposed foreign person, a politically exposed domestic person, a head of an international | minor |

| Item | Column 1 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Act | Column 2 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations | Column 3 Short-form Description | Column 4 Classification of Violation |
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| | | | organization, a family member of one of those persons or a person who is closely associated with a politically exposed foreign person | |
| 113 | 9.3(1) | 116(1)(b) | Failure of a financial entity to take reasonable measures to determine whether the specified person is a politically exposed foreign person, a politically exposed domestic person or a head of an international organization, or a family member of, or a person who is closely associated with, one of those persons | minor |
| 114 | 9.3(1) | 116(2) | Failure of a financial entity to take reasonable measures on a periodic basis to determine whether the specified person is a politically exposed foreign person, a politically exposed domestic person, a head of an international organization, a family member of one of those persons or a person who is closely associated with a politically exposed foreign person | minor |
| 115 | 9.3(1) | 116(3) | Failure of a financial entity to take reasonable measures to determine whether the specified person is a politically exposed foreign person, a politically exposed domestic person or a head of an international organization, or a family member of, or a person who is closely associated with, one of those persons | minor |
| 116 | 9.3(1) | 117 | Failure of a life insurance company or life insurance broker or agent to take reasonable measures to determine whether the specified person is a politically exposed foreign person, a politically exposed domestic person or a head of an international organization, or a family member of, or a person who is closely associated with, one of those persons | minor |
| 117 | 9.3(1) | 119(1) | Failure of a securities dealer to take reasonable measures to determine whether a person for whom they open an account is a politically exposed foreign person, a politically exposed domestic person, a head of an international organization, a family member of one of those persons or a person who is closely associated with a politically exposed foreign person | minor |
| 118 | 9.3(1) | 119(2) | Failure of a securities dealer to take reasonable measures on a periodic basis to determine whether an account holder is a politically exposed foreign person, a politically exposed domestic person, a head of an international organization, a family member of one of those persons or a person who is closely associated with a politically exposed foreign person | minor |

| Item | Column 1 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Act | Column 2 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations | Column 3 Short-form Description | Column 4 Classification of Violation |
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| 119 | 9.3(1) | 119(3) | Failure of a securities dealer to take reasonable measures to determine whether an account holder is a politically exposed foreign person, a politically exposed domestic person or a head of an international organization, or a family member of, or person who is closely associated with, one of those persons | minor |
| 120 | 9.3(1) | 120(1) | Failure of a money services business to take reasonable measures to determine whether the specified person is a politically exposed foreign person, a politically exposed domestic person or a head of an international organization, or a family member of, or a person who is closely associated with, one of those persons | minor |
| 121 | 9.3(1) | 120(2) | Failure of a foreign money services business to take reasonable measures to determine whether the specified person is a politically exposed foreign person, a politically exposed domestic person or a head of an international organization, or a family member of, or person who is closely associated with, one of those persons | minor |
| 12289-1 | 9.3(2) | 67-1121(1)(a); (2) and (3) | Failure of a the specified financial entity or securities dealer to take reasonable measures within the prescribed period to establish the source of funds or virtual currency that have been, will be or are expected to be deposited in an account and the source of the person's wealth | minor |
| 12389-2 | 9.3(2) | 67-1121(1)(b); (2) and (3) | Failure of a the specified financial entity or securities dealer to obtain within the prescribed period the required approval of senior management to keep an account open | minor |
| 12489-3 | 9.3(2) | 67-1121(1)(c) and (2) | Failure of a the specified financial entity or securities dealer to take the special measures and conduct enhanced ongoing monitoring of the activities in respect of an account | minor |
| 125 | 9.3(2.1) | 121(2) | Failure of the specified financial entity or securities dealer to take the required measures | minor |
| 126 | 9.3 | 121(3) | Failure of the specified financial entity or securities dealer to take the required measures within the prescribed period | minor |
| 12789-4 | 9.3(2) | 67-2122(1)(a); (2) and (5) | Failure of a the specified financial entity, life insurance company, life insurance broker or agent, money services business or foreign money services business to take reasonable measures within the prescribed period to establish the source of funds or virtual currency used | minor |

| Item | Column 1 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Act | Column 2 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations | Column 3 Short-form Description | Column 4 Classification of Violation |
|----------------|---|---|--|---|
| | | | for a prescribed the specified transaction and the source of the person's wealth | |
| <u>12889-5</u> | 9.3(2) | <u>67-2122</u> (1)(b), (2), (3), (4) and (5) | Failure of a the specified financial entity, life insurance company, life insurance broker or agent, money services business or foreign money services business to ensure that a member of senior management reviews a prescribed the specified transaction within the prescribed period | minor |
| <u>89-6</u> | <u>9.3</u> (2) | <u>67-3</u> | Failure to keep a record of reasonable measures taken, the date of each measure and the reasons why the measures were unsuccessful | minor |
| <u>90</u> | <u>6</u> | <u>69</u> (1) | Failure of a person or entity that is required to obtain, keep or create records to retain those records for a period of at least five years | minor |
| <u>91</u> | <u>6</u> | <u>70</u> | Failure to retain records in such a way that they can be provided to an authorized person within 30 days after their request | minor |
| <u>92</u> | <u>9.6</u> (1) | <u>71</u> (1)(a) | Failure of a person or entity to appoint a person to be responsible for the implementation of a compliance program | serious |
| <u>93</u> | <u>9.6</u> (1) | <u>71</u> (1)(b) | Failure of a person or entity to develop and apply written compliance policies and procedures that are kept up to date and, in the case of an entity, are approved by a senior officer | serious |
| <u>94</u> | <u>9.6</u> (1) | <u>71</u> (1)(c) | Failure of a person or entity to assess and document the risk referred to in subsection 9.6(2) of the Act, taking into consideration prescribed factors | serious |
| <u>95</u> | <u>9.6</u> (1) | <u>71</u> (1)(d) | Failure of a person or entity that has employees, agents or mandataries or other persons authorized to act on their behalf to develop and maintain a written ongoing compliance training program for those employees, agents or mandataries or persons | serious |
| <u>96</u> | <u>9.6</u> (1) | <u>71</u> (1)(e) | Failure of a person or entity to institute and document the prescribed review | serious |
| <u>97</u> | <u>9.6</u> (1) | <u>71</u> (2) | Failure of a person or entity to report prescribed information within 30 days after assessment | serious |
| <u>98</u> | <u>9.6</u> (3) | <u>71.1</u> | Failure of a person or entity to take the prescribed special measures | serious |
| <u>129</u> | <u>9.3</u> (2) | <u>122</u> (2)(a) | Failure of the specified financial entity, money services business or foreign money services business to take reasonable measures to establish the source of the | minor |

Commented [RM27]: This Item has been moved to Item 173.

Commented [RM28]: This Item has been moved to Item 174.

Commented [RM29]: This Item has been moved to Item 175.

Commented [RM30]: This Item has been moved to Item 176.

Commented [RM31]: This Item has been moved to Item 177.

Commented [RM32]: This Item has been moved to Item 178.

| Item | Column 1 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Act | Column 2 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations | Column 3 Short-form Description | Column 4 Classification of Violation |
|---------------------|---|---|--|---|
| | | | virtual currency used for the specified transaction and the source of the person's wealth | |
| 130 | 9.3(2) | 122(2)(b) | Failure of the specified financial entity, money services business or foreign money services business to ensure that a member of senior management reviews the specified transaction | minor |
| 131 | 9.3(2) | 122(3) | Failure of the specified financial entity, money services business or foreign money services business to ensure that a member of senior management reviews the specified transaction | minor |
| 132 | 9.3(2) | 122(4)(a) | Failure of the specified life insurance company or life insurance broker or agent to take reasonable measures to establish the source of the funds or virtual currency received from the specified person and the source of the beneficiary's wealth | minor |
| 133 | 9.3(2) | 122(2)(b) | Failure of the specified life insurance company or life insurance broker or agent to take the required measures to ensure that a member of senior management reviews the specified transaction | minor |
| 134 | 9.3(2) and (2.1) | 122(5) | Failure of the specified financial entity, life insurance company, life insurance broker or agent, money services business or foreign money services business to take the required measures | minor |
| 135 | 9.3(2.1) | 122(6) | Failure of the specified financial entity, money services business or foreign money services business to take the required measures | minor |
| 136 | 9.3(2.1) | 122(7) | Failure of the specified financial entity, money services business or foreign money services business to ensure that a member of senior management reviews the specified transaction | minor |
| 137 | 9.3(2.1) | 122(8) | Failure of the specified life insurance company or life insurance broker or agent to take the required measures | minor |
| 138 | 9.3 | 122(9) | Failure of the financial entity, life insurance company or life insurance broker or agent, money services business or foreign money services business to take the required reasonable measures within the prescribed time | minor |
| 139 | 9.3 | 122(10) | Failure of a life insurance company or life insurance broker or agent to take the required reasonable measures within the prescribed time | minor |
| 140 | 6 | 123(1) | Failure of the specified financial entity or securities dealer to keep the required record | minor |

| | Column 1 | Column 2 | Column 3 | Column 4 |
|----------------------------------|---|---|--|-----------------------------|
| Item | Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Act | Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations | Short-form Description | Classification of Violation |
| 141 | 6 | 123(2) | Failure of the specified financial entity, money services business or foreign money services business to keep the required record | minor |
| 142 | 6 | 123(3) | Failure of the specified life insurance company or life insurance broker or agent to keep the required record | minor |
| 1434 | 9(1) | 125 | Failure to convert foreign currency or virtual currency transactions into Canadian dollars using the prescribed rate | minor |
| 1442 | 9(1) | 4131(1) | Failure to send a report electronically, if the sender has the technical capabilities to do so , in accordance with the guidelines prepared by the Centre | minor |
| 1453 | 9(1) | 4131(2) | Failure to send a report in paper format, if the sender does not have the technical capabilities to send electronically, in accordance with guidelines prepared by the Centre | minor |
| 146 | 9(1) | 5132(1) | Failure to report to the Centre an electronic funds transfer within the prescribed period no later than five working days after the transfer | minor |
| 147 | 9(1) | 132(2) | Failure to report to the Centre a receipt of virtual currency within the prescribed period | minor |
| 148 | 9(1) | 132(3) | Failure to report to the Centre the receipt of \$10,000 or more in cash the specified or disbursement within the prescribed period | minor |
| 1496 | 6 | 8134(1) | Failure of the specified person or entity to take reasonable measures to determine whether the specified person if an individual giving cash is acting on behalf of a third party | minor |
| 1507 | 6 | 8135(2) | Failure of the specified person or entity to take reasonable measures to obtain the required information and to keep a the required record of prescribed information respecting third parties | minor |
| 1518 | 6 | 8135(3) | Failure of the specified person or entity to keep a the required record of prescribed information respecting suspected third parties | minor |
| 1529 | 6.1 | 9135(1) | Failure of the specified person or entity to take reasonable measures when opening an account to determine whether the account is to be used by or on behalf of a third party | minor |
| 15340 | 6 | 9135(2) | Failure of the specified person or entity to take reasonable measures to obtain the required keep a record | minor |

| Item | Column 1 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Act | Column 2 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations | Column 3 Short-form Description | Column 4 Classification of Violation |
|---------------------|---|---|--|---|
| | | | of prescribed information and keep the required record respecting third parties | |
| 154 14 | 6 | 91 35(3) | Failure of the specified person or entity to keep the required record of prescribed information in respect of suspected third parties | minor |
| 155 2 | 6.1 | 40 136(1) | Failure of the specified person or entity to take reasonable measures when client information record is created to determine whether the specified person or entity is acting on behalf of a third party. | minor |
| 156 3 | 6 | 40 136(2) | Failure of the specified person or entity to take reasonable measures to obtain the required keep a record of prescribed information and keep the required record when it is determined that the client is acting on behalf of a third party | minor |
| 157 4 | 6 | 40 136(3) | Failure of the specified person or entity to keep the required a record of prescribed information when there are reasonable grounds to suspect that the client is acting on behalf of a third party | minor |
| 158 | 6.1 | 137 (1) | Failure of the specified casino to take reasonable measures to determine whether the specified person or entity is acting on behalf of a third party | minor |
| 159 | 6 | 137 (2) | Failure of the specified casino to take reasonable measures to obtain the required information and keep the required record | minor |
| 160 | 6 | 137 (3) | Failure of the specified casino to keep the required record | minor |
| 161 45.1 | 6.1 | 138 (1) and (1.1) 41.1(1) | Failure of the specified person or entity to obtain the prescribed required information | minor |
| 162 45.2 | 6.1 | 41.1 138(2) | Failure of the specified person or entity to take reasonable measures to confirm the accuracy of the prescribed specified information | minor |
| 163 45.3 | 6 | 41.1 138(3) | Failure of the specified person or entity to keep the required record of the prescribed information and the measures taken to confirm its accuracy | minor |
| 164 45.4 | 6.1 | 41.1 138(4)(a) | Failure of the specified person or entity to take reasonable measures to ascertain verify the identity of the specified person an entity's most senior managing officer | serious |
| 165 5 | 9.6(3) | 41.1 138(4)(b) | Failure of the specified person or entity to treat activities in respect of the entity as high risk and to take the prescribed special measures | serious |

| Item | Column 1 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Act | Column 2 Provision of Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations | Column 3 Short-form Description | Column 4 Classification of Violation |
|---------------------|---|---|--|---|
| 166 15-6 | 6 | 11-138 (5) | Failure of the specified person or entity to determine whether a not-for-profit organization is a prescribed entity and to keep a the required record of the determination | minor |
| 167 5 | 6 | 11 139 | Failure of the specified a trust company to keep a the required record of prescribed information concerning an inter vivos trusts | minor |
| 168 | 6 | 144 | Failure to keep a copy of the report sent to the Centre | minor |
| 169 | 6 | 145 | Failure of the specified person or entity to keep the required record | minor |
| 170 | 6 | 146 (1) | Failure of the specified person or entity to keep the required record | minor |
| 171 | 6 | 148 (1) | Failure of the specified person or entity to keep a required record for the prescribed period | minor |
| 172 | 6 | 149 | Failure to keep a record in the prescribed manner | minor |
| 173 92 | 9.6(1) | 71 156(1)(a) | Failure of a the specified person or entity to appoint a person to be responsible for the implementation of a compliance program, or in the case of a person, taking the responsibility for implementing the program | serious |
| 174 93 | 9.6(1) | 71 156(1)(b) | Failure of a the specified person or entity to develop and apply written the specified compliance policies and procedures that are kept up to date and, in the case of an entity, are approved by a senior officer | serious |
| 175 94 | 9.6(1) | 71 156(1)(c) and (2) | Failure of a the specified person or entity to assess and document the risk referred to in subsection 9.6(2) of the Act, taking into consideration prescribed factors | serious |
| 176 95 | 9.6(1) | 71 156(1)(d) and (c) | Failure of a the specified person or entity that has employees, agents or mandataries or other persons authorized to act on their behalf to develop and maintain a written ongoing compliance training the specified program and to deliver training for these employees, agents or mandataries or persons | serious |
| 177 96 | 9.6(1) | 71 156(1)(e) and (3) | Failure of a the specified person or entity to institute and document the specified plan within the prescribed period review | serious |
| 178 97 | 9.6(1) | 156 (4) 71 (2) | Failure of a the specified person or entity to report within the prescribed period information within 30 days after assessment | serious |
| 98 | 9.6 (3) | 71 -1 | Failure of a person or entity to take the prescribed special measures | serious |

PART 3

Proceeds of Crime (Money Laundering) and Terrorist Financing Act and Proceeds of Crime (Money Laundering) and Terrorist Financing Suspicious Transaction Reporting Regulations

| | Column 1 | Column 2 | Column 3 | Column 4 |
|------|--|---|--|-----------------------------|
| Item | Provision of <i>Proceeds of Crime (Money Laundering) and Terrorist Financing Act</i> | Provision of <i>Proceeds of Crime (Money Laundering) and Terrorist Financing Suspicious Transaction Reporting Regulations</i> | Short-form Description | Classification of Violation |
| 1 | 7 | 9(1) | Failure of a person or entity to make the specified report containing the required include prescribed information in a report | very serious |
| 2 | 7 | 9(2) | Failure of a person or entity to send at the report within the prescribed period | serious |
| 3 | 7.1 | 10 | Failure of a person or entity to send a make the specified report containing the prescribed required information and to send it immediately without delay | very serious |
| 4 | 7 and 7.1 | 12(1) | Failure to send the specified report electronically, if the sender has the technical capabilities, in accordance with the guidelines prepared by the Centre | serious |
| 5 | 7 | 12(2) | Failure to send report in paper format, if the sender does not have the technical capabilities to send electronically, in accordance with the guidelines prepared by the Centre | serious |
| 6 | 7 | 12(3) | Failure to submit a report in paper format in accordance with the guidelines prepared by the Centre | serious |
| 7 | 6 | 12.1 | Failure of a person or entity to keep a copy of a report submitted to the Centre | minor |
| 58 | 6 | 12.13(1) | Failure of a person or entity to keep a copy of a prescribed the report submitted to the Centre for the prescribed period | minor |

Repealed PART 4

~~Proceeds of Crime (Money Laundering) and Terrorist Financing Act and Proceeds of Crime (Money Laundering) and Terrorist Financing Registration Regulations~~

| | Column 1 | Column 2 | Column 3 | Column 4 |
|---|---|--|--|--|
| | Provision of <i>Proceeds of Crime (Money Laundering) and Terrorist Financing Act</i> | Provision of <i>Proceeds of Crime (Money Laundering) and Terrorist Financing Registration Regulations</i> | Short-form Description | Classification of Violation |
| 1 | 11.12(1) | 4(a) and 5 | Failure of an applicant or a registered person or entity to submit an application for registration in the prescribed manner and with the prescribed information | serious |
| 2 | 11.13 | 4(b) and 5 | Failure of an applicant or a registered person or entity to submit a notification of a change to the information provided in a prescribed application in the prescribed manner and with the prescribed information | serious |
| 3 | 11.13 | 4(c) and 5 | Failure of an applicant or a registered person or entity to submit a notification of newly obtained information in the prescribed manner and with the prescribed information | serious |
| 4 | 11.14(1) | 4(d) and 5 | Failure of an applicant to submit a requested clarification within the prescribed time, in the prescribed manner and with the prescribed information | serious |
| 5 | 11.17(1) | 4(d) and 5 | Failure of a registered person or entity to submit a requested clarification within the prescribed period, in the prescribed manner and with the prescribed information | serious |
| 6 | 11.19 | 4(e), 5 and 6.1 | Failure of a registered person or entity to submit an application to renew their registration within the prescribed period, in the prescribed manner and with the prescribed information | serious |
| 7 | 11.2 | 4(f) and 6 | Failure of a registered person or entity that ceases an activity for which they are registered to submit notification of the cessation within the prescribed period, in the prescribed manner and with the prescribed information | serious |

SOR/2008-194, ss. 5 to 27, SOR/2016-153, ss. 100, 101(E), 102, 103(E), 104 to 111, 112(E), 113 to 119, 120 to 122(E), 123(F)

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