



# Suspicious Transaction Potential *Examples*

## *Real Estate*

1. A client negotiates a purchase for the market value or above the asking price but requests that a lower value be documented, paying the difference "under the table."
2. A client purchases a property in someone else's name such as an associate or relative (other than a spouse).

## *Legal Practitioners*

1. A client who pays for significant legal services in actual cash.
2. Instructions given by a client to create complicated ownership structures where there is no legitimate or economic reason.

## *High Value Goods Dealers*

1. A client who pays for high value goods with cash only.
2. A client purchases a high value good and the purchase appears to be beyond the means of the client based on their stated or known occupation or income.

## *Accountants*

1. Instructions given to the accountant to conduct transactions without legitimate or economic reason.
2. Client/company records consistently reflect sales at less than cost, thus putting the company into a loss position, but the company continues without reasonable explanation of the continued loss.

## *Non-Profit Organisations*

1. Where the donation does not match the donor's known source of funds and wealth.
2. Where the donation of funds or other properties derives from donors residing in high-risk countries.

## *Financial Institutions*

1. Deposits were structured below the reporting requirements to avoid detection.
2. Divergence from the type, volume or frequency of transactions expected in the course of the business relationship.