

## Borrower AML Risk Assessment

The Borrower AML Risk Assessment captures comprehensive AML risk assessment details for each borrower involved in the mortgage application. It ensures that brokers thoroughly evaluate and document key AML risk factors, including subject property risk, borrower PEP status, high-risk occupations, high-risk nationalities/origins, credit bureau verification, and physical ID verification, to comply with Anti-Money Laundering/ Anti-Terrorist Financing regulations.

Mortgage Application: \_\_\_\_\_ Broker Name: \_\_\_\_\_ Date: \_\_\_\_\_

### Subject Property AML Risk Assessment:

Is subject property located in a high resik area (high crime):  Yes  No

### Borrower #1 AML Risk Assessment:

- Is the borrower a politically exposed person? (PEP):  Yes  No  
If yes, please specify:  Domestic PEP  International PEP
- Borrower's occupation is considered high risk?:  Yes  No
- Borrower's country of Nationality/Original is high risk?:  Yes  No
- Credit bureau verified:  Yes  No  
If yes, 3 years of Canadian financial history obtained:  Yes  No
- IDV FastKey:  Yes  No
- Physical identification verified:  Yes  No  
If yes, confirmed physical ID in-person:  Yes  No
- I have difficulty confirming the Borrower's ID:  Yes  No
- Any concerns or suspicions you had regarding the Borrower or the Transaction:  No Concerns  Borrower Appears Nervous  
 Difficulty Explaining Income or Assets  
 Concerns About ID  Facts Seem Suspicious

### Additional Reporting Actions:

- Does a suspicious transaction report need to be filed?:  Yes  No
- Does a terrorist property report need to be filed?:  Yes  No
- It there unusual or suspicious ban documentation?:  Yes  No
- Are there any unusual or suspicious funds?:  Yes  No

**Subject Property AML Risk Assessment:**

Is subject property located in a high risk area (high crime):  Yes  No

**Borrower #2 AML Risk Assessment:**

- Is the borrower a politically exposed person? (PEP):  Yes  No  
If yes, please specify:  Domestic PEP  International PEP
- Borrower's occupation is considered high risk?:  Yes  No
- Borrower's country of Nationality/Original is high risk?:  Yes  No
- Credit bureau verified:  Yes  No  
If yes, 3 years of Canadian financial history obtained:  Yes  No
- IDV FastKey:  Yes  No
- Physical identification verified:  Yes  No  
If yes, confirmed physical ID in-person:  Yes  No
- I have difficulty confirming the Borrower's ID:  Yes  No
- Any concerns or suspicions you had regarding the Borrower or the Transaction:  No Concerns  Borrower Appears Nervous  
 Difficulty Explaining Income or Assets  
 Concerns About ID  Facts Seem Suspicious

Broker Signature: \_\_\_\_\_ Broker Name: \_\_\_\_\_ Date: \_\_\_\_\_