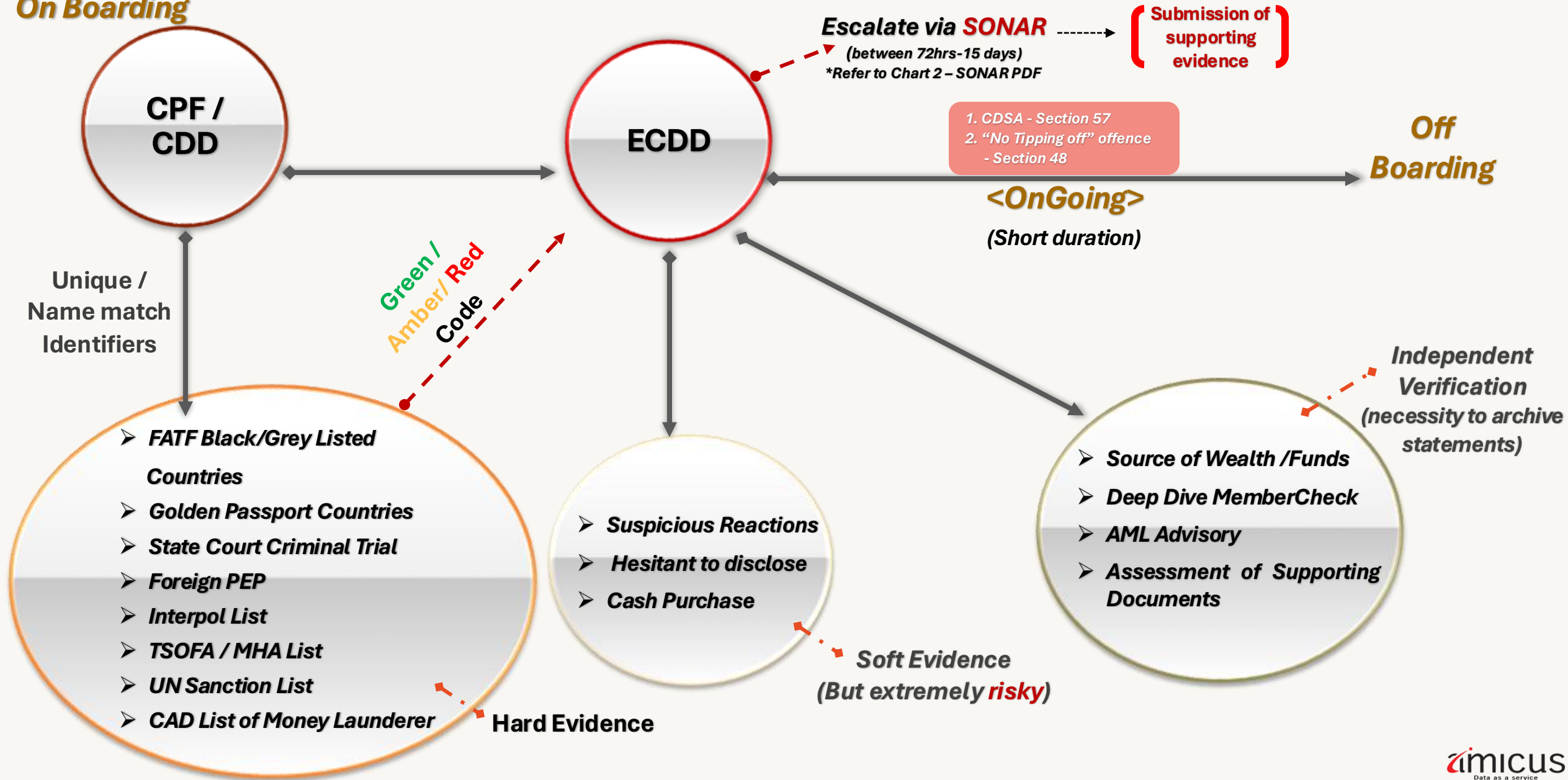


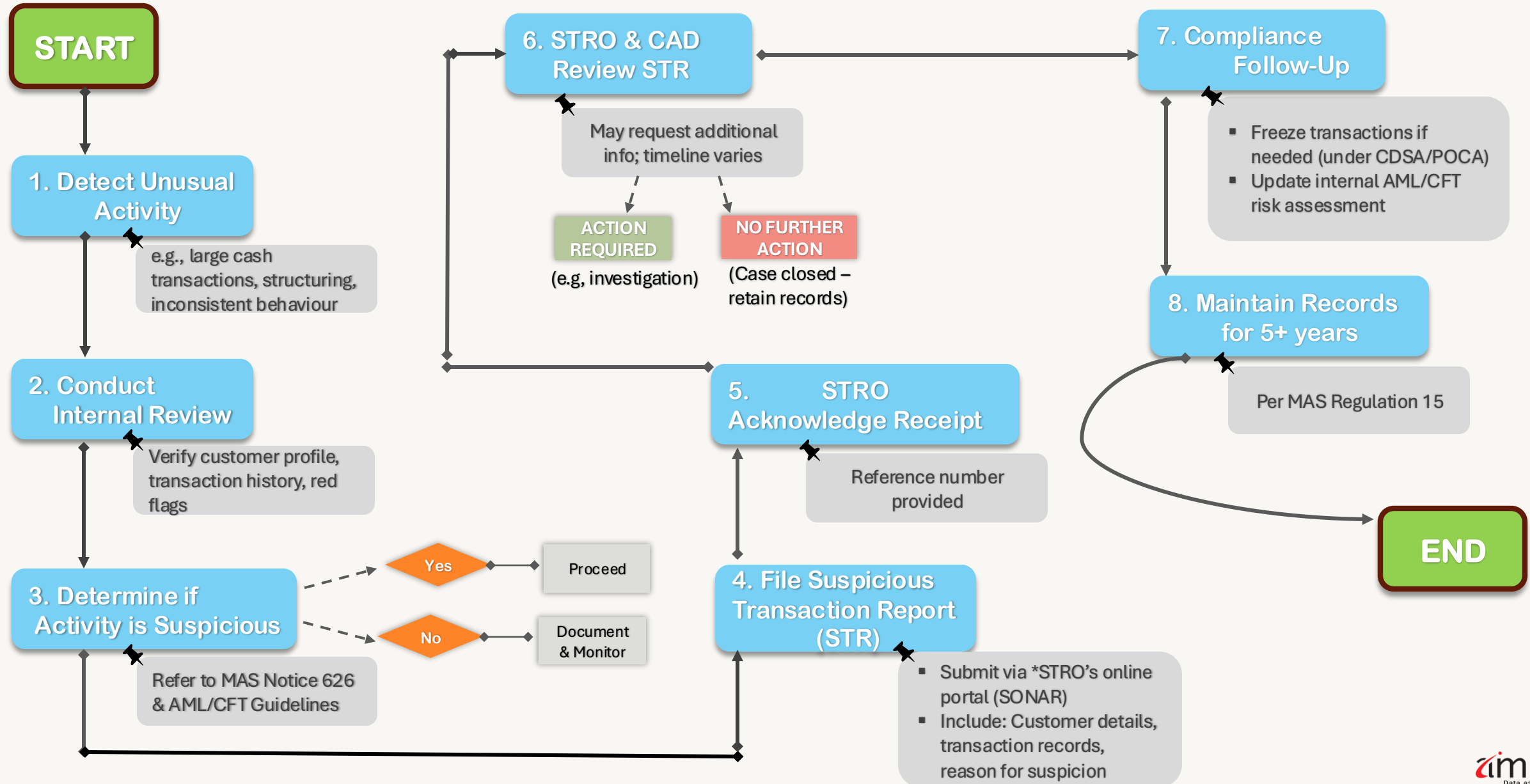
# NOTICE 15-25 GUIDANCE NOTE ON CONDUCT OF ENHANCED CDD MEASURES AND FILING OF STRO

## On Boarding



# FLOW CHART FOR **SUSPICIOUS TRANSACTION REPORTING (STR)**

\*Aligned with the Monetary Authority of Singapore (MAS) & Suspicious Transaction Reporting Office (STRO) under the Commercial Affairs Department (CAD)



# STR FLOW CHART – REFERENCE GUIDE

## SECTION 1: Who Must Report?

(Per Singapore's CDSA & MAS Guidelines)

Reporter Type	Obligation
 Financial Institutions	Mandatory Reporting
 Casinos	Mandatory Reporting
 Payment Service Providers	Mandatory Reporting
 Real Estate Agents	Mandatory Reporting
 Lawyers	Mandatory Reporting

## SECTION 2: Reporting Rules

### Rule

### Summary

 **Timeline**

File STR **promptly** (no fixed deadline, but delays may result in penalties).






 **Good Faith Immunity**

Protected from liability (CDSA Section 39).

 **Penalties**

Up to **SGD \$1 million fine** or **imprisonment** for non-compliance.

## SECTION 3: Red Flags to Watch For (MAS Notice 626)

-  Unusual large cash deposits/withdrawals
-  Rapid fund movement with unclear purpose
-  Connections to sanctioned entities
-  Customer avoids identity or source-of-funds checks
-  Activity inconsistent with profile or past behavior