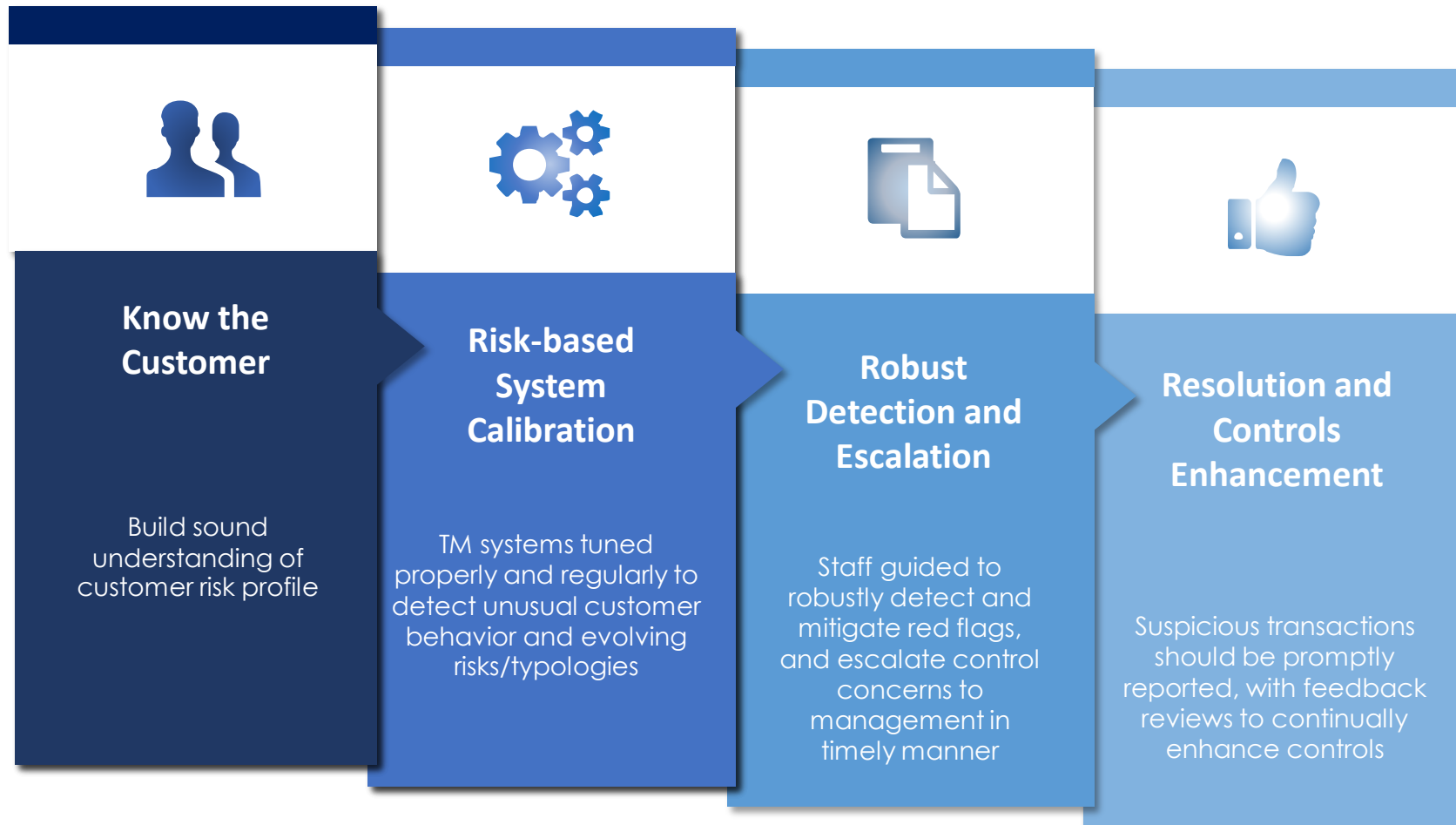


Effective transaction monitoring

requires **robust execution**

across the **TM process chain**



Effective AML/CFT risk management should be supported

by **strong governance** and  
**robust risk awareness**



Board and Senior Management set **clear risk appetite & tone from the top** for effective risk management



They allocate **clear responsibilities** and **drive continual enhancements**



Strong AML/CFT risk awareness and accountability fostered across **all three lines of defence**



**Good practices are embedded** through training, performance frameworks and compensation practices



Key risk understanding and red flags are **continually updated**

