

Transaction patterns of suspicious money-laundering or financing terrorism

- (一) Unusual Transactions - customer identification information category
Since the Financial Supervisory Commission forwarded a list of countries or regions with aggravated money-laundering or financing terrorism transactions announced by the international anti-money laundering organization, and those do not comply fully with the recommendations of the organization, of which transactions are incompetent with customer status/revenue and irrelevant with the nature of their business.
- (二) Unusual Transactions - customer identification information category
the Financial Supervisory Commission forwarded name list of final beneficiaries of the transactions or traders provided by foreign Governments being terrorists or groups; or those identified or investigated by the international anti-money laundering organization ; or those trading funds suspected or reasonably suspected in relation with the financing of terrorism, terrorist organizations and financing terrorism.
- (三) Unusual Transactions - large transaction category
Cash trading (cash receipts or payments) over US\$500,000 (including foreign currency equivalent thereof) for the same customer (total on the same business day in same trading account) and to conform to the characterization of suspected money-laundering transactions.
- (四) Unusual Transactions - customer identification information category
Especial major case covered by media such as television, newspapers and magazines, or the Internet, in which people involved with intention to change the insurance applicant or beneficiary of insurance , or carrying out transactions involving payment flow, and in the meantime, to tally with the characterization of suspected money-laundering transactions.
- (五) Unusual Transactions - large transaction category
Large premium unpaid by parties or interested persons of insurance contracts but by other third parties without reasonable explanations being provided with.
- (六) Unusual Transactions - intensive behavior category
Abnormally large premium payments or repayments made by the insureds without reasonable explanations being provided with of sources

of funds, and being incompetent with customer status/revenue and irrelevant with the nature of their business.

(七) Unusual Transactions - large transaction category

Excluding liability insurance, payment of compensation in large amount of cash to make such payments to the third party irrelevant with the insurance contract other than to the insured or the beneficiary.

(八) Unusual Transactions - short-term trading category

A foreign natural person or a juridical person being irrelevant with an insurance contract remits large funds to an insurance company without any cause and thereafter requests refund such remittances on the pretext of negligence or other excuses and under the circumstances of not being able to verify his/its identity for an insurance company.

(九) Unusual Transactions - short-term trading category

Concerning insurance policies with huge premiums, the insureds withdraw the insurance contracts in short period of time, and request refund of premiums in cash or other abnormal transactions without reasonable explanations can be provided with.

(十) Other transactions to conform to characteristics of suspected money-laundering or the financing terrorism.