













# AML/CFT Audit Pre-planning checklist

Planning is a critical element of any AML/CFT Audit to minimise disruption and ensure our audit is cost-effective. Our approach is to request access to the required documentation and reports early, allowing us to select samples in advance of our visit. We are also able to utilise the cloud and complete our work remotely if required.

## A potential “Ready for AML/CFT Audit Checklist” may include, but not limited to:

-  Your AML/CFT risk assessment and programme
-  A list of existing staff and their roles, highlighting those recently recruited during the period covered by the audit
-  A list of new clients and their AML/CFT risk ratings
-  A list of open client files and their AML/CFT risk ratings
-  Details of any new products, services or technologies
-  Registers covering training, Politically Exposed Persons (PEPs), exceptions, suspicious activities, activities and transactions that were subject to further review, complex or unusually large transactions or patterns of transactions
-  A current summary of clients where approval has been received to delay the collection of Client Due Diligence (CDD)
-  Summary of wire transfers performed during the period covered by the audit
-  Disclosures of all known instances of non-compliance
-  The results of your monitoring and your reviews of your risk assessment and AML/CFT programme

**How prepared are you for  
your AML/CFT Audit?**