



# **Anti-Money Laundering and Counter-Terrorism Financing Rules Amendment Instrument 2010 (No. 3)**

*Anti-Money Laundering and Counter-Terrorism Financing Act 2006*

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I, John Lance Schmidt, Chief Executive Officer, Australian Transaction Reports and Analysis Centre, make this Instrument under section 229 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

Dated 17 December 2010

[Signed]

John Lance Schmidt

Chief Executive Officer

Australian Transaction Reports and Analysis Centre

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**1 Name of Instrument**

This Instrument is the *Anti-Money Laundering and Counter-Terrorism Financing Rules Amendment Instrument 2010 (No.3)*.

**2 Commencement**

This Instrument commences as follows:

- (a) on the day after it is registered – Schedule 1;
- (b) on the day after it is registered – Schedule 2;
- (c) on 1 October 2011 – Schedule 3.

**3 Amendment**

- (a) Schedule 1 amends the *Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1)*.
- (b) Schedule 2 amends the *Anti-Money Laundering and Counter-Terrorism Financing Rules Amendment Instrument 2007 (No. 5)*.
- (c) Schedule 3 amends the *Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1)*.

**Schedule 1                      Amendment of the *Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1)*.**

**1. Chapter 11**

- (a) *Repeal* Chapter heading
- (b) *Insert* Chapter heading

Chapter 11 – Compliance Report – Reporting and Lodgment periods

**2. (a) After paragraph 11.1 *omit***

11.2 For paragraph 47(1)(a) of the AML/CTF Act, a reporting period is:

- (1) the period beginning on 13 December 2006 and ending on 31 December 2007; and

- (2) the period beginning on 1 January 2008 and ending on 31 December 2008; and
- (3) the period beginning on 1 January 2009 and ending on 31 December 2009.

*Reporting entities should note that in relation to activities they undertake to comply with the AML/CTF Act, they will have obligations under the Privacy Act 1988, including the requirement to comply with the National Privacy Principles, even if they would otherwise be exempt from the Privacy Act. For further information about these obligations, please go to <http://www.privacy.gov.au> or call 1300 363 992.*

11.3 For paragraph 47(1)(b) of the AML/CTF Act, the lodgment period for a reporting period is the period of 3 months beginning at the end of the reporting period.

(b) After paragraph 11.1 *insert*

11.2 For paragraph 47(1)(a) of the AML/CTF Act, a reporting period is:

- (1) the period beginning on 13 December 2006 and ending on 31 December 2007; and
- (2) the period beginning on 1 January 2008 and ending on 31 December 2008; and
- (3) the period beginning on 1 January 2009 and ending on 31 December 2009; and thereafter
- (4) each calendar year.

11.3 For paragraph 47(1)(b) of the AML/CTF Act, the lodgment period:

- (1) for the reporting period in each of subparagraphs 11.2(1), 11.2(2) and 11.2(3), is the period of 3 months beginning at the end of the reporting period in each respective subparagraph; and
- (2) for subparagraph 11.2(4), is the period beginning on the first business day in January in the calendar year immediately following the reporting period and ending on 31 March of that calendar year.

11.4 In this Chapter:

- (a) ‘The first business day in January’ is the first day in each January which is not a Saturday, a Sunday or a public holiday in any State.

*Reporting entities should note that in relation to activities they undertake to comply with the AML/CTF Act, they will have obligations under the Privacy Act 1988, including the requirement to comply with the National Privacy Principles, even if they would otherwise be exempt from the Privacy Act. For further information about these obligations, please go to <http://www.privacy.gov.au> or call 1300 363 992.*

3. (a) *Repeal* Chapter 19
- (b) After Chapter 18

*Insert*

## **Chapter 19      Reportable details for threshold transactions**

- 19.1 These Rules are made under section 229 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act) for paragraph 43(3)(b) of that Act.
- 19.2 Subject to paragraph 19.3, a report under subsection 43(2) of the AML/CTF Act must contain the following details about a threshold transaction:
  - (1) if the customer of the designated service is an individual:
    - (a) the customer's full name;
    - (b) any other name used by the customer, if known;
    - (c) any business name(s) under which the customer operates, if known;
    - (d) the customer's date of birth;
    - (e) the customer's full address (not being a post box address);
    - (f) the postal address of the customer if different from that in 19.2(1)(e), if known;
    - (g) the customer's telephone number, if known;
    - (h) the ABN of the customer, if known;
  - (2) if the customer who is conducting the transaction is a signatory to the account but not the account holder, only the following details are required:
    - (a) full name;
    - (b) any other name used by the signatory, if known;
    - (c) date of birth;

- (d) full address (not being a post box address);
- (e) the postal address of the signatory if different from that in 19.2(2)(d);
- (f) telephone number, if known;

*Note: Where 19.2(2) applies, the details of the customer who is the account holder must be supplied under subparagraphs 19.2(1) or 19.2(3).*

- (3) if the customer of the designated service is not an individual:
  - (a) the name of the customer and any business name(s) under which the customer operates;
  - (b) a description of the legal form of the customer and any business structure it is a part of, for the purposes of its main business activities, if known (for example: partnership, trust or company);
  - (c) the full address of the customer's principal place of business (not being a post box address), if applicable;
  - (d) the postal address of the customer if different from that in 19.2(3)(c), if known;
  - (e) the ACN, ARBN and/or ABN of the customer, if known;
  - (f) the customer's telephone number, if known;
- (4) the occupation, business or principal activity of the customer or the relevant industry or occupation code(s) that applies to the customer's business or occupation, if known, such as (without limitation):
  - (a) the Australian Bureau of Statistics in the Australian and New Zealand Standard Industrial Classification (ANZSIC) 2006 (as amended); or
  - (b) the relevant industry code that applies to the customer's business as published by the Australian Bureau of Statistics in the Australian Standard Classification of Occupations (ASCO) (as amended from time to time);
- (5) the date of the threshold transaction;
- (6) a description of the designated service provided or commenced to be provided by the reporting entity to the customer which involves the threshold transaction;
- (7) where applicable, the total of each of the following amounts, and the sum of these amounts, provided to or received from the customer relating to the threshold transaction:

- (a) money, including the total of each component thereof, and the type and total of each currency where a component is physical currency;
  - (b) international funds transfers;
  - (c) subject to 19.2(7)(f), cheques;
  - (d) subject to 19.2(7)(f), bank cheques;
  - (e) subject to 19.2(7)(f), bank drafts;
  - (f) if the amount of 19.2(7)(c), (d) or (e) cannot be ascertained individually, the sum of those amounts;
  - (g) traveller's cheques;
  - (h) money or postal orders;
  - (i) hire purchase or finance lease payments;
  - (j) negotiable debt instruments;
  - (k) benefit payments or payouts;
  - (l) contributions or premiums;
  - (m) derivatives or futures;
  - (n) securities;
  - (o) bullion;
  - (p) stored value cards (including whether the card was issued or topped up);
  - (q) gambling chips or tokens;
  - (r) electronic gaming machine payouts;
  - (s) winning tickets from wagering;
  - (t) buying into a game (for a gambling service);
  - (u) placing a bet; and
  - (v) any other value;
- (8) all of the following details, as applicable to the threshold transaction:
- (a) where the threshold transaction involves physical currency:
    - (i) the total amount in Australian dollars;
    - (ii) if the amount involves foreign currency, a description and amount of the currency;
    - (iii) the name(s) of the recipient(s);
    - (iv) the full address(es) of the recipient(s) (not being a post box address), if known;
    - (v) the date(s) of birth of the recipient(s), if known;

- (vi) a description of the purpose of the transfer(s);
- (vii) if the purpose of the transfer(s) is to:
  - (a) enable a cheque to be provided to the customer using all or part of the physical currency transferred by the customer; or
  - (b) enable the customer to receive physical currency in exchange for all or part of a cheque produced by the customer to the reporting entity;

the following details:

- (c) the name of the drawer;
- (d) the name of the drawee; and
- (e) the amount of the cheque;

- (b) where the threshold transaction involves e-currency:
  - (i) the denomination of the e-currency and the amount of the e-currency;
  - (ii) the equivalent total amount of e-currency in Australian dollars, if known;
  - (iii) a description of the e-currency including details of the backing asset or thing, if known;
  - (iv) the name(s) of the recipient(s);
  - (v) the full address(es) of the recipient(s) (not being a post box address), if known;
  - (vi) the date(s) of birth of the recipient(s), if known;
  - (vii) a description of the purpose of the transfer(s);
  - (viii) if the purpose of the transfer(s) is to:
    - (a) enable a cheque to be provided to the customer using all or part of the e-currency transferred by the customer; or
    - (b) enable the customer to receive e-currency in exchange for all or part of a cheque produced by the customer to the reporting entity;

the following details:

- (c) the name of the drawer;

- (d) the name of the drawee; and
    - (e) the amount of the cheque;
  - (c) where the threshold transaction is of a kind specified in the regulations involving money:
    - (i) the total amount in Australian dollars;
    - (ii) if the amount involves foreign currency, a description and amount of the currency;
    - (iii) a description of the type of specified transaction;
    - (iv) the name(s) of the recipient(s);
    - (v) the full address(es) of the recipient(s) (not being a post box address), if known;
    - (vi) the date(s) of birth of the recipient(s), if known;
    - (vii) a description of the purpose of the transfer(s);
    - (viii) if the purpose of the transfer(s) is to:
      - (a) enable a cheque to be provided to the customer using all or part of the money transferred by the customer; or
      - (b) enable the customer to receive money in exchange for all or part of a cheque produced by the customer to the reporting entity;
- the following details:
- (c) the name of the drawer;
    - (d) the name of the drawee; and
    - (e) the amount of the cheque;
  - (d) where the threshold transaction is of a kind specified in the regulations involving the transfer of property:
    - (i) a description of the type of specified transaction;
    - (ii) the value of the transferred property in Australian dollars;
    - (iii) if value of the transferred property involves foreign currency, a description and amount of the currency;
    - (iv) the name(s) of the recipient(s);



- (v) the full address(es) of the recipient(s) (not being a post box address), if known;
- (vi) the date(s) of birth of the recipient(s), if known;
- (vii) a description of the purpose of the transfer(s);
- (viii) if the purpose of the transfer(s) is to:
  - (a) enable a cheque to be provided to the customer using all or part of the property transferred by the customer; or
  - (b) enable the customer to receive property in exchange for all or part of a cheque produced by the customer to the reporting entity;

the following details:

- (c) the name of the drawer;
  - (d) the name of the drawee; and
  - (e) the amount of the cheque;
- (9) a description of any account opened by the reporting entity that involves the threshold transaction including the account's identifying number;
  - (10) the name and if applicable, identifying number of the reporting entity;
  - (11) the name and if applicable, identifying number of the reporting entity at which the threshold transaction was conducted;
  - (12) the address of the reporting entity at which the threshold transaction was conducted;
  - (13) any identifying or transaction number assigned to the threshold transaction;
  - (14) a description of the reliable and independent documentation and/or electronic data source(s) relied upon to verify the identity of the customer, if applicable.

19.3 If the threshold transaction arises under a designated service that is of a kind described in item 3 of table 1 in subsection 6(2) of the AML/CTF Act, the reference to 'customer' in subparagraphs 19.2(2) to 19.2(13) inclusive will be taken, in the first instance, to refer only to the holder of the account and the signatory (if any) conducting the transaction in relation to the account, provided that:

- (1) if there are other signatories to the account, the AUSTRAC CEO may require the reporting entity to give to the AUSTRAC CEO, in the form of a supplement to the subsection 43(2) report, the same information that was submitted for the signatory conducting the transaction set out in subparagraphs 19.2(2)(a) to (f) in respect of the other signatories; and
- (2) nothing in paragraph 19.3 prevents a person (including the AUSTRAC CEO) from exercising his or her power under the AML/CTF Act (including under section 49) to obtain further information or documents, including information or documents about the other signatories (if any) to the account.

19.4 A report under subsection 43(2) of the AML/CTF Act must contain the following details about the person completing the report:

- (1) Full name;
- (2) Job title or position;
- (3) Telephone number; and
- (4) Email address.

*Reporting entities should note that in relation to activities they undertake to comply with the AML/CTF Act, they will have obligations under the Privacy Act 1988, including the requirement to comply with the National Privacy Principles, even if they would otherwise be exempt from the Privacy Act. For further information about these obligations, please go to <http://www.privacy.gov.au> or call 1300 363 992.*

**Schedule 2**                      **Amendment of *Anti-Money Laundering and Counter-Terrorism Financing Rules Amendment Instrument 2007 (No. 5)*.**

1.     (a)     *Repeal* section 2(c)
- (b)     After section 2 *omit*
- 3        Amendment**  
                 Schedules 1, 2 and 3 amend the *Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1)*.
- (c)     After section 2 *insert*
- 3        Amendment**  
                 Schedules 1 and 2 amend the *Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1)*.
- (d)     *Repeal* Schedule 3

**Schedule 3**                      **Amendment of *Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1)*.**

- (a)     *Repeal* Chapter 19
- (b)     After Chapter 18
- insert*

**Chapter 19**                      **Reportable details for threshold transactions**

- 19.1     This Chapter commences on 1 October 2011.
- Note: For obligations and liabilities under the Rules in Chapter 19 as in force on 30 September 2011, see section 8 of the Acts Interpretation Act 1901.*
- 19.2     These Rules are made under section 229 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act) for paragraph 43(3)(b) of that Act.
- 19.3     Subject to paragraph 19.4, a report under subsection 43(2) of the AML/CTF Act must contain the following details about a threshold transaction:

- (1) if the customer of the designated service is an individual:
  - (a) the customer's full name;
  - (b) any other name used by the customer, if known;
  - (c) any business name(s) under which the customer operates, if known;
  - (d) the customer's date of birth;
  - (e) the customer's full address (not being a post box address);
  - (f) the postal address of the customer if different from that in 19.3(1)(e), if known;
  - (g) the customer's telephone number, if known;
  - (h) the ABN of the customer, if known;
  - (i) if the person conducting the threshold transaction is not the customer, the details of the person specified in subparagraph 19.3(15)(a) and if applicable, 19.3(15)(b) and 19.3(15)(c), of these Rules;
- (2) if the customer who is conducting the transaction is a signatory to the account but not the account holder, only the following details are required:
  - (a) full name;
  - (b) any other name used by the signatory, if known;
  - (c) date of birth;
  - (d) full address (not being a post box address);
  - (e) the postal address of the signatory if different from that in 19.3(2)(d);
  - (f) telephone number, if known;

*Note: Where 19.3(2) applies, the details of the customer who is the account holder must be supplied under subparagraphs 19.3(1) or 19.3(3).*

- (3) if the customer of the designated service is not an individual:
  - (a) the name of the customer and any business name(s) under which the customer operates;
  - (b) a description of the legal form of the customer and any business structure it is a part of, for the purposes of its main business

activities, if known (for example: partnership, trust or company);

- (c) the full address of the customer's principal place of business (not being a post box address), if applicable;
  - (d) the postal address of the customer if different from that in 19.3(3)(c), if known;
  - (e) the ACN, ARBN and/or ABN of the customer, if known;
  - (f) the customer's telephone number, if known;
  - (g) the details of the person conducting the threshold transaction specified in subparagraph 19.3(15)(a) and if applicable, 19.3(15)(b) and 19.3(15)(c), of these Rules;
- (4) the occupation, business or principal activity of the customer or the relevant industry or occupation code(s) that applies to the customer's business or occupation, if known, such as (without limitation):
- (a) the Australian Bureau of Statistics in the Australian and New Zealand Standard Industrial Classification (ANZSIC) 2006 (as amended); or
  - (b) the relevant industry code that applies to the customer's business as published by the Australian Bureau of Statistics in the Australian Standard Classification of Occupations (ASCO) (as amended from time to time);
- (5) the date of the threshold transaction;
- (6) a description of the designated service provided or commenced to be provided by the reporting entity to the customer which involves the threshold transaction;
- (7) where applicable, the total of each of the following amounts, and the sum of these amounts, provided to or received from the customer relating to the threshold transaction:
- (a) money, including the total of each component thereof, and the type and total of each currency where a component is physical currency;
  - (b) international funds transfers;
  - (c) subject to 19.3(7)(f), cheques;
  - (d) subject to 19.3(7)(f), bank cheques;
  - (e) subject to 19.3(7)(f), bank drafts;
  - (f) if the amount of 19.3(7)(c), (d) or (e) cannot be ascertained individually, the sum of those amounts;

- (g) traveller's cheques;
  - (h) money or postal orders;
  - (i) hire purchase or finance lease payments;
  - (j) negotiable debt instruments;
  - (k) benefit payments or payouts;
  - (l) contributions or premiums;
  - (m) derivatives or futures;
  - (n) securities;
  - (o) bullion;
  - (p) stored value cards (including whether the card was issued or topped up);
  - (q) gambling chips or tokens;
  - (r) electronic gaming machine payouts;
  - (s) winning tickets from wagering;
  - (t) buying into a game (for a gambling service);
  - (u) placing a bet; and
  - (v) any other value;
- (8) all of the following details, as applicable to the threshold transaction:
- (a) where the threshold transaction involves physical currency:
    - (i) the total amount in Australian dollars;
    - (ii) if the amount involves foreign currency, a description and amount of the currency;
    - (iii) the name(s) of the recipient(s);
    - (iv) the full address(es) of the recipient(s) (not being a post box address), if known;
    - (v) the date(s) of birth of the recipient(s), if known;
    - (vi) a description of the purpose of the transfer(s);
    - (vii) if the purpose of the transfer(s) is to:
      - (a) enable a cheque to be provided to the customer using all or part of the physical currency transferred by the customer; or
      - (b) enable the customer to receive physical currency in exchange for all or part of a cheque produced by the customer to the reporting entity;

the following details:

- (c) the name of the drawer;
  - (d) the name of the drawee; and
  - (e) the amount of the cheque;
- (b) where the threshold transaction involves e-currency:
- (i) the denomination of the e-currency and the amount of the e-currency;
  - (ii) the equivalent total amount of e-currency in Australian dollars, if known;
  - (iii) a description of the e-currency including details of the backing asset or thing, if known;
  - (iv) the name(s) of the recipient(s);
  - (v) the full address(es) of the recipient(s) (not being a post box address), if known;
  - (vi) the date(s) of birth of the recipient(s), if known;
  - (vii) a description of the purpose of the transfer(s);
  - (viii) if the purpose of the transfer(s) is to:
    - (a) enable a cheque to be provided to the customer using all or part of the e-currency transferred by the customer; or
    - (b) enable the customer to receive e-currency in exchange for all or part of a cheque produced by the customer to the reporting entity;

the following details:

- (c) the name of the drawer;
  - (d) the name of the drawee; and
  - (e) the amount of the cheque;
- (c) where the threshold transaction is of a kind specified in the regulations involving money:
- (i) the total amount in Australian dollars;
  - (ii) if the amount involves foreign currency, a description and amount of the currency;

- (iii) a description of the type of specified transaction;
  - (iv) the name(s) of the recipient(s);
  - (v) the full address(es) of the recipient(s) (not being a post box address), if known;
  - (vi) the date(s) of birth of the recipient(s), if known;
  - (vii) a description of the purpose of the transfer(s);
  - (viii) if the purpose of the transfer(s) is to:
    - (a) enable a cheque to be provided to the customer using all or part of the money transferred by the customer; or
    - (b) enable the customer to receive money in exchange for all or part of a cheque produced by the customer to the reporting entity;
- the following details:
- (c) the name of the drawer;
  - (d) the name of the drawee; and
  - (e) the amount of the cheque;
- (d) where the threshold transaction is of a kind specified in the regulations involving the transfer of property:
- (i) a description of the type of specified transaction;
  - (ii) the value of the transferred property in Australian dollars;
  - (iii) if value of the transferred property involves foreign currency, a description and amount of the currency;
  - (iv) the name(s) of the recipient(s);
  - (v) the full address(es) of the recipient(s) (not being a post box address), if known;
  - (vi) the date(s) of birth of the recipient(s), if known;
  - (vii) a description of the purpose of the transfer(s);
  - (viii) if the purpose of the transfer(s) is to:



- (a) enable a cheque to be provided to the customer using all or part of the property transferred by the customer; or
- (b) enable the customer to receive property in exchange for all or part of a cheque produced by the customer to the reporting entity;

the following details:

- (c) the name of the drawer;
  - (d) the name of the drawee; and
  - (e) the amount of the cheque;
- (9) a description of any account opened by the reporting entity that involves the threshold transaction including the account's identifying number;
  - (10) the name and if applicable, identifying number of the reporting entity;
  - (11) the name and if applicable, identifying number of the reporting entity at which the threshold transaction was conducted;
  - (12) the address of the reporting entity at which the threshold transaction was conducted;
  - (13) any identifying or transaction number assigned to the threshold transaction;
  - (14) a description of the reliable and independent documentation and/or electronic data source(s) relied upon to verify the identity of the customer, if applicable;

*Individual conducting the threshold transaction is not the customer*

- (15) subject to 19.3(17), all of the following details, where applicable, of the threshold transaction conducted by an individual who is not the customer:
  - (a) if the person conducting the threshold transaction is an individual:
    - (i) the individual's full name;
    - (ii) any other name used by the person, if known;
    - (iii) the individual's date of birth, if known;

- (iv) the individual's full address (not being a post box address), if known;
  - (v) the postal address of the individual if different from that in 19.3(15)(a)(iv), if known;
  - (vi) the individual's telephone number, if known;
  - (vii) a description of evidence of agency authorisation of the individual, if any and known;
  - (viii) unless 19.3(15)(b)(ii) or 19.3(15)(c)(iv) applies, the person's occupation or principal activity, if known;
- (b) if the individual is an employee acting on behalf of the customer, the following details in addition to those specified in subparagraph 19.3(15)(a):
- (i) a statement of whether the person is conducting the transaction as an employee of the customer;
  - (ii) the individual's title, role or position held with the customer, if known;
- (c) if the individual is acting on behalf of a non-individual entity that is not the customer, the following details in addition to those specified in subparagraph 19.3(15)(a):
- (i) the full name of the entity or business name under which the entity operates, if known;
  - (ii) the full address of the non-individual entity (not being a post box address), if known;
  - (iii) a description of evidence of agency authorisation of the non-individual entity to act on behalf of the customer, if any and known;
  - (iv) the individual's title, role or position held with the non-individual entity, if known;
  - (v) the ACN, ARBN and/or ABN of the non-individual entity, if known;
  - (vi) a statement of whether the person who is conducting the transaction is acting on behalf of the non-individual entity;
- (16) a description of the reliable and independent documentation and/or reliable and independent electronic data relied upon to verify the

identity of the individual referred to in subparagraph 19.3(15), if applicable;

*Information required in certain circumstances*

- (17) (a) where a threshold transaction occurs in the circumstances specified in subparagraph 19.3(15) but
  - (i) the transaction involves a deposit service carried out in non-face to face circumstances by the individual: or
  - (ii) the transaction relates to the provision of the designated service described in item 51 or item 53 of table 1 in subsection 6(2) of the AML/CTF Act by the individual; then:
- (b) the provision of the following details, in addition to the details in 19.3(1)-(14), only:
  - (i) a statement that the circumstances in 19.3(17)(a)(i) or (ii) apply.

*Note: Where a reporting entity is unable to ascertain whether the circumstances in 19.3(17)(a)(i) or (ii) apply, the reporting entity can assume that the transaction was carried out by the customer.*

19.4 If the threshold transaction arises under a designated service that is of a kind described in item 3 of table 1 in subsection 6(2) of the AML/CTF Act, the reference to ‘customer’ in subparagraphs 19.3(2) to 19.3(14) inclusive will be taken, in the first instance, to refer only to the holder of the account and the signatory (if any) conducting the transaction in relation to the account, provided that:

- (1) if there are other signatories to the account, the AUSTRAC CEO may require the reporting entity to give to the AUSTRAC CEO, in the form of a supplement to the subsection 43(2) report, the same information that was submitted for the signatory conducting the transaction set out in subparagraphs 19.3(2)(a) to (f) in respect of the other signatories; and
- (2) nothing in paragraph 19.4 prevents a person (including the AUSTRAC CEO) from exercising his or her power under the AML/CTF Act (including under section 49) to obtain further information or documents, including information or documents about the other signatories (if any) to the account.

19.5 A report under subsection 43(2) of the AML/CTF Act must contain the following details about the person completing the report:

- (1) Full name;

- (2) Job title or position;
- (3) Telephone number; and
- (4) Email address.

19.6 In this Chapter:

- (1) 'Non-face to face circumstances' includes the use of an automated teller machine or night or express deposit facility.

*Reporting entities should note that in relation to activities they undertake to comply with the AML/CTF Act, they will have obligations under the Privacy Act 1988, including the requirement to comply with the National Privacy Principles, even if they would otherwise be exempt from the Privacy Act. For further information about these obligations, please go to <http://www.privacy.gov.au> or call 1300 363 992.*