

**Section A: Transaction Details**

Property Address: \_\_\_\_\_

Purchase/Sale Price: \_\_\_\_\_ or Monthly Rental: \_\_\_\_\_

Propose of Transaction: ☐ Own Stay ☐ Investment ☐ Others (Please Specify): \_\_\_\_\_

**Section B: Source of Funds (For This Transaction)**
*Total Transaction Amount:*

S\$ \_\_\_\_\_

*Primary source of funds:*

- ☐ Personal Savings  
☐ Sale of Property  
☐ Business Income  
☐ Investment Returns  
☐ Loan (Bank/Institution: \_\_\_\_\_)  
☐ CPF Funds  
☐ Gift/Inheritance  
☐ Others (please specify): \_\_\_\_\_

**Supporting Documents (to attach)**

- ☐ Bank Statements (Last \_\_\_\_ months)  
☐ CPF Statement  
☐ Sale & Purchase Agreement of previous property  
☐ Loan Approval Letter  
☐ Investment Portfolio Statements  
☐ Gift Deed/Inheritance Documents  
☐ Others: \_\_\_\_\_

**Section C: Source of Wealth (Overall Financial Profile)**
*Estimated Total Net Worth:*

S\$ \_\_\_\_\_

*Primary sources of wealth:*

- ☐ Business Ownership  
 (Company: \_\_\_\_\_)  
☐ Employment Income  
☐ Investments (Type: \_\_\_\_\_)  
☐ Inheritance  
☐ Property Portfolio  
☐ Others (please specify): \_\_\_\_\_

**Supporting Documents (to attach)**

- ☐ Company Financial Statements  
☐ Employment Letter/Pay Slips  
☐ Tax Returns  
☐ Investment Certificates  
☐ Property Ownership Documents  
☐ Others: \_\_\_\_\_

*Note: To consider terminating the transaction if unable to establish source of income and lodging an STR.*

**Section D: Prior Approval from Designated Officer**

*RES must obtain approval from a designated officer of estate agent before continuing to facilitate the entering of an agreement by the client with a higher-risk unrepresented counterparty.*

**RES's Recommendation<sup>8</sup>**
**RES's Assessment of High-Risk Rating**

Basis for High-Risk Rating: \_\_\_\_\_

**Recommendation For Proceeding with High-Risk Transaction<sup>9</sup>**

☐ Recommended to proceed      ☐ Not recommended<sup>10</sup> to proceed

Reasons for proceeding with high-risk transaction: \_\_\_\_\_

**Estate Agent's Assessment & Approval**

The estate agent has assessed the ML/PF/TF risk of the unrepresented counterparty and transaction, and ☐ **approved** ☐ **not approved** for the RES to proceed with the high-risk transaction.

Name of Approving Officer: \_\_\_\_\_ Signature: \_\_\_\_\_

D e s i g n a t i o n : \_\_\_\_\_ D a t e : \_\_\_\_\_

**Does the approval align with the RES's recommendation?**

☐ Yes ☐ No (Please specify reason(s): \_\_\_\_\_)

<sup>8</sup> Please note that separation of duties is a good practice with regard to having separate persons conducting risk assessments of unrepresented counterparties and approving the acceptance of proceeding with the transaction.

<sup>10</sup> You should consider escalating to the compliance officer or designated officer and/or filing a Suspicious Transaction Report where necessary.