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AML/CFT · REAL ESTATE

Anti-Money Laundering for Real Estate Professionals in Luxembourg

5 chapters

Legal framework, customer due diligence, suspicious transaction reporting and best practices for the real estate sector

5 CHAPTERS

Training programme

1 AML/CFT Context and General Framework

1.1 Sector challenges and risks
- Money laundering and terrorist financing
- Real estate sector vulnerabilities

1.2 Luxembourg institutional environment
- FIU
- CSSF and national authorities

2 Applicable Legal and Regulatory Framework

2.1 Reference texts
- Amended Law of 12 November 2004
- European Directives

2.2 Responsibilities and sanctions
- Criminal liability
- Administrative liability

3 AML/CFT Obligations for Real Estate Professionals

3.1 Customer due diligence
- Identification of the customer and beneficial owner
- Enhanced due diligence and high-risk situations

3.2 Reporting and record-keeping
- Suspicious transaction reporting to the FIU
- Document retention

3.3 Internal organisation
- AML/CFT responsible officer
- Procedures and training

4 Operational Implementation

4.1 Analysis of risk situations
- Complex transactions
- Foreign legal structures

4.2 Professional reflexes
- Red flags
- Appropriate response

5 Conclusion

- Key takeaways
- Best practices and sustainable compliance

BEST PRACTICES

Sustainable compliance and risk-based vigilance.