

The United Republic of Tanzania
Financial Intelligence Unit



Instructions for Completing and Submitting
Suspicious Transaction Reports to the Financial
Intelligence Unit

MARCH 2011

1. Introduction

The Anti-Money Laundering Act, Cap. 423 of 2006 (AMLA) requires reporting persons to file Suspicious Transaction Reports (STR) to the Financial Intelligence Unit (FIU). These instructions guide reporting persons on how to complete the Suspicious Transaction Report and submit it to the FIU, if a reporting person¹ has reasonable grounds to suspect that an activity or a financial transaction is taking place or has taken place, which may be related to money laundering or the financing of terrorism.

2. Submitting a Completed Suspicious Transaction Report

Reporting Persons should promptly submit completed STRs to the Commissioner of the FIU, using any of the following means:

- **Hand Delivery**
Completed forms can be hand delivered to the FIU offices located on the 3rd floor of the Annex Building of the Treasury, at Madaraka/Shabaan Robert Street Corner
- **Fax**
Completed forms can be faxed to the FIU using a fax number to be communicated soon
- **Couriers**
Reporting Persons can use legally registered courier service providers to deliver completed STRs to the FIU, using the address provided for hand delivery above
- **On-line**
Reporting persons can submit STRs through the FIU web portal at <http://www.fiu.go.tz>

3. Completing a New Suspicious Transaction Report

A new STR should be completed and submitted for each new suspicious transaction which is not a disposition of a previous transaction, even if it involves the same bank account, same person or entity. Such a transaction can be a deposit or a withdrawal which has been initiated independent of other transactions.

To get a hard copy of the STR form, please contact the FIU at the Ministry of Finance, 3rd Floor of the Annex Building of the Treasury along Madaraka/Shabaan Robert Street, Dar es Salaam. A soft copy of the STR form can be downloaded from the FIU website at <http://www.fiu.go.tz>.

¹ In this document, 'Reporting Person' means a natural person or an institution (a legal person).

4. Description of Fields on the Suspicious Transaction Report

Fields on the STR form are either mandatory or require reasonable effort to complete. This is explained as follows:

- **Mandatory:** All fields marked with an asterisk (*) **must be filled**
- **Reasonable effort:** For all other fields that do not have an asterisk, you have to make reasonable effort to fill the information.

The Suspicious Transaction Report comprises three parts:

- Part I: Details of the Institution and Officer Submitting the Report
- Part II: Details of the Person/Institution being Reported
- Part III: Suspicious Transaction Details

Part I: Details of the Institution and Officer Submitting the Report

This section deals with the Reporting Person (an institution or an individual) and the officer submitting the reporting (The individual actually reporting the suspicious transaction). For more information on Reporting Persons required by law to report STRs to the FIU, please refer to the Anti-Money Laundering Act, Cap. 423 of 2006.

1. Reporting Person

1.1. Name of Reporting Person

Enter the full name of the reporting person (an institution or individual reporting the suspicious transaction).

1.2. Which of the following best describes the reporting person?

Enter the type of activity or business that the reporting person is involved in. If the reporting person is involved in more than one type of activity, please indicate the one applicable to the transaction being reported.

1.3. Address

Please specify the address of the reporting person. The address comprises the Post Office Box, Street and City/Town/Village.

2. Reporting Officer

Reporting officer is the individual who is actually reporting the suspicious transaction. All details under subsection 2 concern this individual.

2.1. Name

The name comprises Surname (Last Name) and Other Names. Under Other Names, please specify the first, middle and any other names that the reporting officer is identified with.

2.2. FIU No. (if provided)

Reporting persons as defined by AMLA are registered with the FIU. Reporting officers of these reporting persons are also registered and each officer is assigned a unique FIU Number. If the individual reporting this suspicious transaction is such a reporting officer, then he/she is required to fill in his/her assigned FIU number.

2.3. Phone

Phone refers to the landline telephone number. Specify the telephone number to include the country code and the area code.

2.4. Mobile

Enter the mobile or cell phone number of the reporting officer.

2.5. Fax

Enter the facsimile number that can be used to contact the reporting officer. Include the country code and the area code.

2.6. Email

Enter the email address that can be used to contact the reporting officer.

2.7. Signature

The reporting officer is required to sign the STR being submitted to the FIU, if the STR is in the hard copy form, or a filled and scanned hard copy.

2.8. Date

Enter the date of submitting the report to the FIU. The date must be in the specified format, i.e. Day in two digits (DD), Month by the first three characters of the month name (MMM) and Year in four digits (YYYY). E.g. 05/JAN/2011.

Part II: Details of the Person/Institution being Reported

This section concerns the identity and contacts of the individual or organisation being reported to the FIU. If the suspicious transaction involves more than one individual or organisation, all of them must be reported. In such a case, please make additional copies of this section (PART II), so that details of each individual or organisation are recorded on a separate sheet.

3. Reported Entity

If the reported is an organisation, company or institution (an entity), then the identity and contact details of such an entity must be recorded in this subsection. If no entity is involved in the suspicious transaction, then this entire subsection must be left blank.

3.1. Name of Reported Entity

Enter the full name of the entity being reported.

3.2. Identification

Identification comprises Business Registration Number, Taxpayer Identification Number (TIN) or any Other Legal Identification which you have to specify. Identification is mandatory in the sense that you need to specify at least one of the three pieces of information.

3.3. Date of Incorporation

The Date of Incorporation refers to the date when the entity being reported was established, incorporated or legally registered. The date must be given in the specified format, i.e. Day in two digits (DD), Month by the first three characters of the month name (MMM) and Year in four digits (YYYY). E.g. 05/JAN/2011

3.4. Type of Business

Type of Business refers to the business activity that the entity being reported is involved in. e.g. Money lending, import and export, jewellery, etc.

3.5. Address

Enter the full address of the entity being reported. The address comprises the Post Office Box, Street, City/Town/Village and Country.

3.6. Phone

Phone refers to the landline telephone number. Specify the telephone number of the entity being reported to include the country code and area code.

3.7. Mobile

Enter the mobile or cell phone number of the entity being reported. Include the country code.

3.8. Fax

Enter the facsimile number that can be used to contact the entity being reported. Include the country code and area code.

3.9. Email

Enter the email address that can be used to contact the entity being reported.

4. Reported Individual

If the reported is an individual, then the identity and contact details of such an individual must be recorded in this subsection. If no individual is involved in the suspicious transaction, then the entire subsection 4 must be left blank.

4.1. Name

The name comprises Surname (Last Name) and Other Names. Under Other Names please specify the first, middle and any other names that the reported individual is identified with.

4.2. Date of Birth

The Date of Birth of the reported individual must be given in the specified format, i.e. Day in two digits (DD), Month by the first three characters of the month name (MMM) and Year in four digits (YYYY). E.g. 05/SEP/1965.

4.3. Gender

Gender means sex (male or female). Please tick the appropriate box.

4.4. Occupation

Occupation refers to the business activity that the reported individual is involved in. e.g. Farmer, shop owner, petrol station attendant, teacher, etc.

4.5. Nationality

Nationality refers to citizenship. If the reported individual has multiple nationalities, please specify all of them.

4.6. Country of Residence

Please specify the country in which the reported individual has permanent residence.

4.7. Identification

Identification of the reported individual comprises Voter Registration Number, Birth Certificate Number, Passport Number, National Identity Number, Driver's License Number, Taxpayer Identification Number (TIN) or Other Legal Identification which you have to specify. Identification is mandatory in the sense that you need to specify at least one of the seven pieces of information. Please specify as much information as possible.

4.8. Address

Enter the full address of the individual being reported. The address comprises the Post Office Box, Street, City/Town/Village and Country.

4.9. Phone

Phone refers to the landline telephone number. Specify the telephone number of the individual being reported to include the country code and area code.

4.10. Mobile

Enter the mobile or cell phone number of the individual being reported. Include the country code.

4.11. Fax Number

Enter the facsimile number that can be used to contact the individual being reported. Include the country code and area code.

4.12. Email

Enter the email address that can be used to contact the individual being reported.

Part III: Suspicious Transaction Details

This section (Part III) deals with the actual transaction under suspicion.

5. Bank Account Involved in the Transaction

Subsection 5 deals with the bank account that was used to transact the money under suspicion. If no bank account was involved in the suspicious transaction or activity, then the entire subsection 5 should be left blank.

5.1. Account No.

Specify the number of the bank account that was used to transact.

5.2. Type of Account

State the type of bank account involved in the transaction. e.g. Current account, Savings account, etc.

5.3. Account Branch

State the branch where this account is held.

5.4. Account Status

Indicate the status of the account i.e. open, closed, frozen, dormant, etc.

5.5. Name(s) of Account Holder(s)

Enter the names of all individuals who own this account. Furthermore, if account holders are different from account signatories, please indicate this fact under section 13 (Description of Suspicious Transaction).

5.6. Opening Date

Specify the date when the account was opened. The date must be specified in the required format, i.e. Day in two digits (DD), Month by the first three characters of the month name (MMM) and Year in four digits (YYYY). E.g. 05/SEP/2010.

If the account is closed, please provide closing details under section 13 (Description of Suspicious Transaction). Include reasons for closing the account, as well as who instructed and authorised its closure.

6. Transaction Date

Enter the date when the suspicious transaction was conducted. Specify date in the required format, i.e. Day in two digits (DD), Month by the first three characters of the month name (MMM) and Year in four digits (YYYY). E.g. 05/JAN/2011.

If the transaction was conducted over a range of dates, please indicate this under section 13 (Description of Suspicious Transaction).

7. Branch where transaction was conducted

Enter the name of branch where the transaction was conducted.

8. Funds Transacted

Specify all the funds that were transacted:

8.1. Specify the amount of Tanzania Shillings (TZS) that was involved in the transaction

8.2. Specify foreign currency that was involved in the transaction. Foreign currency involves specifying the symbol of the currency, the amount and the equivalent amount in Tanzania shillings (TZS), at the prevailing exchange rate on the date of the transaction.

9. Purpose of Transaction

State the purpose of the transaction, as provided by the parties to the transaction. Use section 13 (Description of Suspicious Transaction) to provide more clarity and detail if necessary.

10. Mode of Transaction

Mode of transaction is the way or the method in which the transaction was carried out.

11. Name(s) of Recipient(s)/Beneficiaries

Specify the names of all beneficiaries of the funds that were transacted.

12. Grounds for Suspicion

Specify why you suspect that the transaction to relate to money laundering or the financing of terrorism.

13. Description of Suspicious Transaction

Use this section to narrate the transaction. Provide additional details that could not be adequately provided for in other fields of the STR. The more information provided to

explain the situation, the more valuable the report will be. The ideal response would clearly and completely describe all the factors or unusual circumstances which led to suspect money laundering or terrorist financing. Do not leave out anything provided that it is related to the case. No information is trivial or insignificant. Attach to this STR, photocopies of relevant reports and documentation if necessary.

14. Effective Date

The Suspicious Transaction Report form and these instructions shall become effective on 1st April, 2011.

Herman M. Kessy
Commissioner
Financial Intelligence Unit