



Australian Government

AUSTRAC

AUSTRAC reference S 22

7 November 2019

S 22

YOU MUST IMMEDIATELY STOP PROVIDING REMITTANCE SERVICES

- We believe that you may be providing remittance services while unregistered
- You must stop providing remittance services until you are registered with AUSTRAC
- It is a criminal offence every time a remittance service is provided while unregistered

Dear S 22

The Australian Transaction Reports and Analysis Centre (**AUSTRAC**) believes that you may be providing remittance (money transfer) services while not registered. **You must immediately stop all remittance activities until you are registered with AUSTRAC.**

A remittance service is where you accept an instruction for the transfer of money or property and/or arrange for money or property to be made available. For example, remittance may be organising to send or receive money on behalf of other individuals.

A person who provides remittance services must be registered with AUSTRAC before they provide these services to customers. Our records show that you are not currently registered.

It is a criminal offence under the *Anti-Money Laundering and Counter Terrorism-Financing Act 2006* to provide remittance services while unregistered. A person or business conducting unregistered remittance can face up to seven years imprisonment or a fine of 2,000 penalty units (currently \$420,000).

Registering with AUSTRAC is an important part of our ongoing efforts to protect Australia from criminal exploitation and terrorist threats. Your contribution is important.

Correspondence: PO Box 5516, West Chatswood NSW 1515

P: 02 9950 0055

www.austrac.gov.au

Fighting financial crime, together



Australian Government

AUSTRAC

What you need to do

If you wish to offer remittance services, go to

http://www.austrac.gov.au/enrolment_registration.html for information and instructions on how to register.

Once you have applied, you must wait until you are notified of AUSTRAC's decision to register your business **before** you start providing remittance services.

If you do not believe you are providing remittance services, or you think that you are already registered with AUSTRAC, please advise us at s 22 within 30 days from the date of this letter.

If you need more information or help understanding this letter, phone us on 1300 021 037 or email contact@austrac.gov.au.

Yours sincerely

s 22

s 22

Manager
AUSTRAC

Released by AUSTRAC under the FOI Act 1982 on 27 August 2021



Australian Government

AUSTRAC

AUSTRAC reference s 22 .

22 November 2019

s 22

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Australian Government

AUSTRAC

AUSTRAC reference: S 22

18 December 2019

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Dear S 22

As discussed with you on 28 November 2019, the Australian Transaction Reports and Analysis Centre (AUSTRAC) believes that you may be providing remittance (money transfer) services through "S 22" while not registered. **You must immediately stop all remittance activities until you are registered with AUSTRAC.**

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The following information has been identified in respect to "s 22" and money transfers.



What you need to do

If you are providing the "s 22" money transfer services through your AUSTRAC registered entity, s 22 you must report these money transfer instructions to AUSTRAC. If you have provided money transfer services and have not reported them to AUSTRAC you must report all international funds transaction instructions (IFTIs) through AUSTRAC Online within 30 days from the date of this letter.

If you do not believe you are providing remittance services through "s 22", please advise us at s 22 within 30 days from the date of this letter. Further, explain the purpose of the advertising found on s 22.

If you need more information or help understanding this letter, phone us on 1300 021 037 or email contact@austrac.gov.au.

Yours sincerely

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Manager

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Australian Government

AUSTRAC

AUSTRAC reference: S 22

20 December 2019

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Team Leader
AUSTRAC

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Australian Government

AUSTRAC

Ref: s 22

6 January 2020

s 22

Dear s 22,

Money Transfer Business

Remittance (money transfer) businesses are required to be registered with the Australian Transaction Reports and Analysis Centre (AUSTRAC), an Australian Government agency.

If you or s 22 operate a business that helps customers send money to someone in another location, such as sending money to their family and friends overseas you are required to register with AUSTRAC.

If you are providing a remittance service you must register with AUSTRAC. To do so go to www.austrac.gov.au/enrolment_registration.html for information and instructions on how to register.

Further information regarding remittance services and regulation by AUSTRAC can be found at: www.austrac.gov.au/moneytransfer.

If you need more information or help understanding this letter, phone us on 1300 021 037 or email contact@austrac.gov.au.

Yours sincerely,

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Yours sincerely,

Regulatory Operations
AUSTRAC

Released by AUSTRAC under the FOI Act 1982 on 27 August 2021



Australian Government

AUSTRAC

AUSTRAC reference: S 22

8 January 2020

S 22

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Australian Government

AUSTRAC

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AUSTRAC

Released by AUSTRAC under the FOI Act 1982 on 27 August 2021



Australian Government
AUSTRAC

Date: s 22

Name:

Position:

Company

Address:

s 22

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s 22

s 22

Director
Regulatory Operations
AUSTRAC

s 22

Released by AUSTRAC under the FOI Act 1982 on 27 August 2021

(Letter delivered in person)



Australian Government

AUSTRAC

AUSTRAC reference: S 22

24 February 2020

S 22

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Regulatory Operations
AUSTRAC



Australian Government

AUSTRAC

AUSTRAC reference: s 22

10 January 2020

s 22

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Australian Government

AUSTRAC

AUSTRAC reference: s 22

21 January 2020

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Australian Government

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Australian Government

AUSTRAC

AUSTRAC reference: s 22

12/03/2020

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Australian Government

AUSTRAC

AUSTRAC reference: s 22

14/02/2020

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Australian Government

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16/03/2020

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Australian Government

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17/02/2020

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Australian Government

AUSTRAC

AUSTRAC reference: s 22

20/02/2020

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Australian Government

AUSTRAC

AUSTRAC reference: S 22

19 December 2019

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Dear s 22 ,

The Australian Transaction Reports and Analysis Centre (**AUSTRAC**) believes that you may be providing remittance (money transfer) services while not registered. **You must immediately stop all remittance activities until you are registered with AUSTRAC.**

A remittance service is where you accept an instruction for the transfer of money or property and/or arrange for money or property to be made available. For example, remittance may be where you collect funds from multiple individuals and arrange for those funds to be sent overseas.

A person that provides remittance services must be registered with AUSTRAC before they provide these services to customers. Our records show that s 22 is not currently registered.

It is a criminal offence under the *Anti-Money Laundering and Counter Terrorism-Financing Act 2006* to provide remittance services while unregistered. A person or business conducting unregistered remittance can face up to seven years imprisonment or a fine of 2,000 penalty units (currently \$420,000).

Correspondence: PO Box 5516, West Chatswood NSW 1515

P: 02 9950 0055

www.austrac.gov.au

Fighting financial crime, together



Australian Government

AUSTRAC

What you need to do

If you wish to offer remittance services, go to

http://www.austrac.gov.au/enrolment_registration.html for information and instructions on how to register.

Once you have applied, you must wait until you are notified of AUSTRAC's decision to register your business **before** you start providing remittance services.

If you do not believe you are providing remittance services, or you think that you are already registered with AUSTRAC, please advise us at s 22 within 30 days from the date of this letter.

If you need more information or help understanding this letter, phone us on 1300 021 037 or email contact@austrac.gov.au.

Yours sincerely,

Regulatory Operations
AUSTRAC

Released by AUSTRAC under the FOI Act 1982 on 27 August 2021



Australian Government

AUSTRAC

AUSTRAC reference: s 22

09/06/2020

s 22

YOU MUST IMMEDIATELY STOP PROVIDING REMITTANCE SERVICES

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Yours sincerely,

Regulatory Operations
AUSTRAC

Released by AUSTRAC under the FOI Act 1982 on 27 August 2021



Australian Government

AUSTRAC

Ref: S 22

15 May 2020

S 22

Dear S 22,

Money Transfer Business

Remittance (money transfer) businesses are required to be registered with the Australian Transaction Reports and Analysis Centre (AUSTRAC), an Australian Government agency.

If you or S 22 (ACN: S 22) operate a business that helps customers send money to someone in another location, such as sending money to their family and friends overseas, you are probably providing a money transfer service, also known as a remittance service.

If you are providing a remittance service you must register with AUSTRAC. To do so go to www.austrac.gov.au/enrolment-registration.html for information and instructions on how to register. Further information regarding remittance services and regulation by AUSTRAC can be found at: www.austrac.gov.au/moneytransfer.

If you do not believe you are providing remittance services, or you think that you are already registered with AUSTRAC, please advise us at S 22 within 30 days from the date of this letter.

If you need more information or help understanding this letter, phone us on 1300 021 037 or email contact@austrac.gov.au.

Yours sincerely,

AUSTRAC

Fighting financial crime, together



Australian Government

AUSTRAC

Ref: s 22

8 May 2020

s 22

Dear s 22,

Money Transfer Business

As you may be aware, a remittance (money transfer) business is required to be registered with the Australian Transaction Reports and Analysis Centre (AUSTRAC).

If you operate a business that helps customers send money to someone in another location, such as sending money to their family and friends overseas, you are required to register with AUSTRAC.

If you are providing a remittance service you must register with AUSTRAC. To do so go to www.austrac.gov.au/enrolment_registration.html for information and instructions on how to register. Further information regarding remittance services and regulation by AUSTRAC can be found at: www.austrac.gov.au/moneytransfer.

If you do not believe you are providing remittance services, or you think that you are already registered with AUSTRAC, please advise us at s 22 within 30 days from the date of this letter.

If you need more information or help understanding this letter, phone us on 1300 021 037 or email contact@austrac.gov.au.

Yours sincerely,



Australian Government

AUSTRAC

AUSTRAC reference: s 22

4/08/2020

s 22

Via post and email: s 22

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A remittance service is where you accept an instruction for the transfer of money or property and/or arrange for money or property to be made available. For example, remittance may be where you arrange for money to be sent to other countries or received from other countries on behalf of someone else.

A person that provides remittance services must be registered with AUSTRAC before they provide these services to customers. Our records show that s 22 is not currently registered.

It is a criminal offence under the *Anti-Money Laundering and Counter Terrorism-Financing Act 2006* to provide remittance services while unregistered. A person or business conducting unregistered remittance can face up to seven years imprisonment or a fine of 2,000 penalty units (currently



Australian Government

AUSTRAC

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Yours sincerely,

Regulatory Operations
AUSTRAC

Released by AUSTRAC under the FOI Act 1982 on 27 August 2021



Australian Government

AUSTRAC

AUSTRAC reference: s 22

21 April 2020

s 22

Email: s 22

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Australian Government

AUSTRAC

Registering with AUSTRAC is an important part of our ongoing efforts to protect Australia from criminal exploitation and terrorist threats. Your contribution is important.

What you need to do

If you wish to offer remittance services, go to

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Regulatory Operations
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