



Australian Government  
AUSTRAC

# ML/TF RISKS

## BE INFORMED AND STAY ALERT

### Accountants

**Criminals use accounting services to hide funds or true ownership.** Knowing what to look out for helps you spot issues early. Your awareness is your business's first line of defence.

#### Have you noticed a client who:

- is asking to set-up complex structures without a clear commercial reason?
- requests transfers, cash movements or bookkeeping edits that disguise transaction purpose?
- has unexplained or unusual losses, loans or expenses?
- has transactions inconsistent with their business or income?
- requests changes to company ownership without clear reasons?



**Remain alert, ask questions and report concerns.**

**Remember:** You must still report suspicious matters even if you refuse the transaction.

◀ Scan the QR code for more indicators to look out for.