



**FINANCIAL INTELLIGENCE UNIT
AUTORITI MONETARI BRUNEI DARUSSALAM**

**CASH TRANSACTION REPORTING
SPECIFIC GUIDANCE FOR BANKS AND FINANCE COMPANIES**

1. Cash Deposit Machine (CDM)

For cash deposits of B\$15,000 or more conducted through CDM, you are required to provide information on the receiver account only. You are not required to provide information on the depositor.

2. Cash Transactions in Foreign Currency

If a cash transaction is in foreign currency, you will need to check whether it is the equivalent of B\$15,000 or more to determine whether or not it is reportable. For the purpose of calculation only, the rate provided by the Brunei Association of Banks (BAB) available at the time of the transaction should be used.

3. Further Guidance on Linked Transaction:

- a) Only transactions linked at customer level amounting to B\$15,000 or more should be reported.

Account level is where transactions are linked by occurrences within a single account, regardless of type of account.

Customer level is where transactions are linked by the customer themselves. For example, savings account, joint account, fixed deposits account and credit card which are linked by the customer holding those accounts.

- b) The following are not considered as linked transactions:

- (i) Cash transactions conducted between accounts belonging to a legal person and natural persons.

Accounts belonging to legal persons (sole-proprietorship, company, society, partnership or association) are treated separately from accounts belonging to a natural person.

- (ii) Multiple cash payments received by the banks for service providers such as DST, PCSB, TelBru and Kristal Astro.

4. Attempted Transactions

You are exempted from reporting any attempted cash transaction amounting to B\$15,000 or above, or equivalent in foreign currency.