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ATTIC

SUPPORTED BY



EDITOR'S NOTE



2021 is shaping up to be quite the year, we're only 2 months in and we've been in level 3 twice! That hasn't stopped us, however. Our team has become accustomed to the shift from the office and have continued to be resilient and hard working through it all and I could not be prouder. It is great to be able to be in a stage to support flexible working arrangements and professional development opportunities across the team.

ATTIC continues to go from strength to strength and I am happy to report that we have many exciting projects on the horizon that we cannot wait to share with you all. We are enjoying supporting both domestic and international projects in the banking sector over the coming months. There are so many extraordinary people in this AML/CFT space and it has been great to chat with you and look to ways we can work together in the future.

Phase 2 entities were given a grace period by the regulators to find their feet in the new wonderful world on anti-money laundering, but it appears the time has now come for warnings to be issued. The team is always ready and waiting to assist any reporting entities with remediation work, team training and support in understanding the requirements of a risk based regime.

I am excited to see what else this year has to offer us. Especially with FATF's findings being released and the legislative review of the AML/CFT Act around the corner.

We hope that all of you and your whānau are keeping safe through these uncertain times.

DR. ALICE TREGUNNA
Editor-in-Chief



**Accounting & Compliance
with Marion Garlick**



**5 Minutes with an Expert:
Cameron Beattie**



**Corruption in the Pacific
with Mariam Mathew**

ATTIC Resources
ticc.nz/aml-cft-updates

Partnerships and Support
info@attic.nz

Training
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CREATING A COMPLIANCE PROGRAMME

AN ACCOUNTANT'S EXPERIENCE OF THE IMPLEMENTATION OF AML REQUIREMENTS

BY MARION GARLICK
DIRECTOR, GILLIGAN SHEPPARD

Thinking back to when legislation was first introduced, the task of understanding and implementing the requirements of the AML Act was a daunting concept. As is necessary, the consequences of not complying or simply getting it wrong, can result in serious reputational and financial costs. With a sturdy compliance programme now in use, we can reflect on the process of creating our programme and the experience that came with it.

After the initial "OMG how do we do this?" we applied the "how do you eat an elephant?" approach, which is one bite at a time.

STEP 1: APPOINT A COMPLIANCE OFFICER

We assigned one of our Partners, Yi Ping, the task of preparing and implementing our risk assessment and compliance programme.

STEP 2: DO YOUR RESEARCH

By attending courses and reading up on risk and compliance, we were able to gain adequate knowledge to create this programme.

An occurrence at some of these courses was the heated debate between accountants regarding compliance and the monetary cost to businesses.

This stemmed from legislation appearing as a 'burden of extra compliance' to some accounting practices and professionals, as many of them are small businesses and do not have an excess of human or financial resources and capital to spare on the cost of compliance.

STEP 3: STAND BACK AND APPRECIATE THE POSITIVES

As we began to understand the intent of the legislation, this being based around the principle of knowing your client, we began to see some of the benefits that would come from implementing our compliance programme.

REAP THE REWARDS

Having a greater understanding of who our client was, by knowing their background, family relationships, full names, dates of birth and current addresses, provides us with the information we need to be able to advise our clients and communicate with them. This is something we should do as part of our usual business practices, to gather this information in a concise and cohesive manner.

"Overwhelming as it may seem, the creation of a compliance programme is achievable by breaking down the process to a manageable level."



Above
Marion Garlick
Director at Gilligan Sheppard

The process of implementing AML has provided us with an opportunity to update key information for our existing clients and improve our onboarding system for all new clients that not only meet the requirements of the AML legislation but helped us to better understand who our clients are.

In turn, the process has resulted in our clients learning more about us and the services we can provide for them.

Once we gather the information we need as a practice and identify what services the client requires, we then consider whether any of the services are "Captured Activities" and complete any additional checks to meet AML requirements.

CAPTURED ACTIVITIES FOR OUR PRACTICE

ACTING AS A FORMATION AGENT FOR LEGAL PERSONS OR LEGAL ARRANGEMENTS.

This being the process of forming companies, trusts and limited partnerships.

ACTING AS, OR ARRANGING SOMEONE TO ACT AS A NOMINEE DIRECTOR, NOMINEE SHAREHOLDER OR TRUSTEE.

When any company personnel that act as director, trustee or nominee shareholder for Gilligan Sheppard clients in a professional capacity, Customer Due Diligence is required on the individual.

PROVIDING AN OFFICE OR ADDRESS FOR THE USE OF A COMPANY OR LEGAL ARRANGEMENT.

Where a small company uses our business address as its registered office address and/or address for service. In this case, we do not provide them with any other services.

MANAGING CLIENT FUNDS, ACCOUNTS, SECURITIES, OR OTHER ASSETS.

This can come in many forms, such as a bookkeeper assisting in the set up of transactions that will later be authorised by the client. This activity also involves when any company personnel are a signatory for a client's bank account and authorise fee payments or when clients using our company trust account to receive funds or make a payment.

ENGAGING IN, OR GIVING INSTRUCTIONS ON BEHALF OF A CUSTOMER TO ANOTHER PERSON, FOR A RANGE OF SPECIFIED SERVICES



TIME FOR REFLECTION

Two years in and we have our compliance programme solidly in place; we have completed our first audit and as is to be expected, we have learnt a lot.

Reflecting back on what we may have done differently in the structure of our programme, the main change would have been to engage with our auditor earlier. Doing so would have resulted in any improvements or omissions being rectified sooner, and identifying whether or not there were sufficient in house resources to do so.

If practices are unable to create a versatile and complete compliance programme, outsourcing your customer due diligence is an alternative, to work in collaboration with providers who already have efficient schemes in place.

As overwhelming as it may seem, the creation of a compliance programme is achievable by breaking down the process to a manageable level, and realising the strengths and weaknesses of your practice. Doing your research on compliance and the variability of risk is paramount, and you will soon find that the cost of ensuring compliance, doubtlessly outweighs any potential retributions and damage to the reputation of businesses.



RESOURCES

Not sure if your compliance is up to code?

The sector regulators have plenty of guidance available:

[Department of Internal Affairs](#)

[Financial Markets Authority](#)

[Reserve Bank of New Zealand](#)

The New Zealand Police's Financial Intelligence Unit (FIU) also publish [guidance information](#) for reporting entities on their reporting obligations.

5 MINUTES WITH AN EXPERT: CAMERON BEATTIE



FOUNDER AND CEO OF RAYTIO

AN INTERVIEW WITH CAMERON BEATTIE BY REBECCA RANJAN

Please tell us a bit about your background, your current role and your responsibilities.

I have degrees in Finance and Law, however I've actually worked in the Tech sector for the past 20 years.

My first company Conversant, a VOIP service, was successfully acquired by Voyager in 2017. Whilst there I was frustrated with the onboarding process and how hard it was to prove we were providing a good service and that customers were going to pay us. I began thinking about one seamless, end-to-end solution that New Zealanders could trust to help keep their identity online protected, while also making it easy for people to prove their identity online. So once I left Voyager I started working on my current business - Raytio.

What is the most rewarding part of your role?

We're creating a digital world where users and businesses can interact in a secure and safe way. So there are a lot of really difficult problems to solve and that's a very creative and invigorating process which I love.

What is your opinion of the current AML/CFT regime within New Zealand? And, how does this compare internationally?

In some respects NZ is ahead of other countries in terms of taking customer due diligence seriously and the range of transactions and industries that are covered. In other respects I think we're behind in that we have weak privacy protections compared with say Europe or California.

There's a huge amount of data being gathered and the amount of data breaches that occur daily shows that most organisations are simply not up to the task of holding personal data and yet there are no penalties for not taking those obligations seriously.

What made you interested in AML/CFT and financial crime?

I'm interested in making everyone's digital lives easier. As more and more financial transactions are conducted online, the friction involved in demonstrating trust is a major problem for individuals and businesses. Then there's massive and increasing fraud so it feels like an endless game of whack-a-mole. I think those are fascinating problems to solve which is where Raytio comes in.

What are some of the biggest challenges you have experienced in AML/CFT?

The obligations on relying parties which makes them very reluctant to rely on third parties is a huge drain on the economy because it results in massive duplication of effort, large and insecure honeypots of personal information and, I would argue, results in an increase in the likelihood of financial crime. Since all of the checks are transactionally focussed, there is no reputation built up over time and it's very difficult to identify and prevent fraud because everyone is operating with blinkers on - one relying party has no visibility of what another is experiencing. Raytio solves that problem in a privacy-preserving way.

What is one of the most rewarding parts of working within your sector and supporting the AML/CFT regime within New Zealand?

I have not been happy with the way in which some of our competitors operate, so it is rewarding to be able to create a more user-centred and privacy-preserving solution, where you as the user are in control of your data and who has access to it. Privacy and security are the fundamental building blocks of Raytio.

How do you tend to keep up to date with all things AML/CFT?

Raytio is part of DINZ and I'm a member of some of the working groups such as the AML Reliance initiative. I also am involved in development of the government's digital identity trust framework which is the direction that digital identity in NZ is heading and I'm really looking forward to that becoming a reality.

CAMERON'S 3 TOP TIPS FOR ASSESSING ONLINE AML COMPLIANCE SOLUTIONS



1

All-in-One Solution

Make sure to invest in an online solution that satisfies all of your CDD obligations - Digital Identity Verification, PEP & International Sanctions checks, Credit Checks, new client onboarding, existing client audits, etc.

Moving online should make your job easier because you are joining currently siloed systems, which will reduce double-handling data and streamline your processes.

2

Easy, painless, and convenient experience for your End Users

Make sure the platform you choose is convenient and user-friendly for your business as well as the end user, and is future-proof for upcoming changes in the industry. For example, choosing a solution that enables the end user to store their identity and documentation checks so that they can be re-used in the future, puts the client in control of their data.

3

The added extras

Other important considerations on your check-list should be: cloud-hosted so it scales with your needs, end-to-end data encryption, comprehensive reporting, API integrations, custom branding, desktop and mobile compatible, no hidden costs, and 24/7 access to customer support.

SURVEY: HOW DO FINANCIAL INSTITUTIONS VIEW DIGITAL IDS?

IN PARTNERSHIP WITH [ACAMS](#), [RUSI'S CENTRE FOR FINANCIAL CRIME AND SECURITY STUDIES](#) HAS ANNOUNCED THE LAUNCH OF A NEW [GLOBAL SURVEY ON DIGITAL ID](#) AND ITS UTILITY IN THE FIGHT AGAINST FINANCIAL CRIME.



It is estimated that by 2022, 60% of the world's GDP will be digitised, creating both significant challenges for stakeholders and opportunities for criminals.

For financial institutions, there is an increased risk of online fraud from criminals masquerading as legitimate clients. And for clients and customers, access will increasingly require remote and secure verification. One solution to this challenge is digital ID.

In March 2020, the Financial Action Task Force (FATF), the international standards-setter for anti-money laundering and countering the financing of terrorism controls, published its first guidance document on the use of digital ID in the fight against financial crime – a crucial step in protecting the future integrity of the online world.

Last year also saw increased interest in digital ID as governments and financial institutions around the world sought to overcome the financial crime compliance challenges created by the coronavirus pandemic. As the world continues to tackle the pandemic, this survey seeks to take stock of how the financial crime community views digital ID, the potential it holds in the fight against financial crime, and how opinions differ on this topic around the world.

The survey closes on Friday 5th March, and its results will be used to inform a pivotal report which will be made publicly available on the RUSI website and will be launched at the ACAMS Hollywood conference in April 2021. The survey will take no more than 15 minutes to complete. All responses are anonymous and will only be reported in an aggregated format.

This is the third survey in a series that RUSI has run with ACAMS, measuring perceptions on critical issues in financial crime compliance. The first survey on perceptions relating to proliferation financing risk can be found here and the second survey on the risks and opportunities posed by cryptocurrencies can be found here.

DIRTY MONEY AND CORRUPTION IN THE PACIFIC: MAKING THE LINKS

BY JULIE HAGGIE
CEO OF TRANSPARENCY INTERNATIONAL

Transparency International New Zealand (TINZ) is embarking on an exciting research project on corruption and money laundering across the Pacific.

This project is sponsored by the global body Transparency International, through funding from New Zealand's Ministry of Foreign Affairs and Trade (MFAT) and Australia's Department of Foreign Affairs and Trade (DFAT).

A request for proposal has been undertaken and we expect the project to be underway by the end of February 2021.

This research will identify and describe the links between money laundering and corruption across the Pacific. It will look at the vulnerabilities of Pacific nations and the economic and political risks they face from this nexus. It will look at what mechanisms exist, and those that are lacking, to ensure that the corporate, social-cultural and financial systems of nations are not abused.

The research will take a closer focus on selected Pacific forum nations, and will make recommendations to inform policy and further advocacy.

There is a body of research on money laundering risks in New Zealand, but there is little on how the proceeds of corrupt activities can be laundered in Pacific countries.

Money laundering supports the proceeds of corruption such as drug trafficking, cybercrime, exploitation of people, financial fraud, corrupt procurement and corrupt financial arrangements. The outcome is further impoverishment of already poor peoples of the Pacific.

The strengthening of compliance regimes since Pacific Islands Forum decisions made in 2016, have revealed substantial risks in the region.

Money laundering and terrorist financing risk assessments for Cook Islands, Vanuatu and other Pacific Island nations indicate risks that vary from one country to another. These include layering of proceeds of crime through financial sector cross-border currency transfers, drug trafficking and other organised crime.

TINZ wants to contribute to the evidence base on this topic, and to use the research findings to advocate for strengthening of integrity systems and legal frameworks; as well as informing civil society voices.

The project will run throughout 2021 with a report due by December.



PREDICATE OFFENCES

The use of the term 'predicate offences or crimes' has been used specifically in relation to money laundering and terrorist finance since the inception of the Financial Action Task Force's 40 recommendations in October of 2004.

A predicate offence is a crime that is a component of a more serious crime. It is up to each member country to decide under domestic law how it defines predicate offence and the nature or the offences that it deems 'serious'.

Producing unlawful funds is the primary offence and money laundering is the predicate offence.

In New Zealand, the most prevalent predicate offences for money laundering are drug offences, fraud and tax evasion.

TAX OFFENDING

Self-laundering; laundering by professional service providers.



Predicate Offending: non-cash based

Placement: Likely to occur through electronic transactions, potentially in the vehicle used to commit predicate offence (i.e. in business, company or market) remittance, co-mingling with business earnings

Layering: Nominees, trusts, family members or third parties etc.

Integration: Professional



- Offenders are able to enjoy the proceeds of crime motivating further offending
- Proceeds are placed beyond recovery

Impacts on New Zealand's reputation:

- Offenders are able to enjoy the proceeds of crime motivating further offending
- Proceeds are placed beyond recovery
- Corruption of facilitators

SOME EXAMPLES FROM DR. AML



Environmental Crime

Corruptions & Bribery

Arms Trafficking

Human Smuggling & Trafficking

Forgery & Fraud

Counterfitting

Piracy & Theft

Cybercrime

Drug Trafficking

PREDICATE OFFENCES IN NEW ZEALAND



DRUG OFFENDING

Self-laundering; laundering by close associates (“smurfing” etc.); laundering by professional services; possible access to international money laundering networks.

Predicate Offending: cash based

Placement: Cash deposits, cash purchase of assets, cash remittance, co-mingling with business earnings

Layering: Domestic transactions, may remit funds internationally, may use trusts, may use professional services – particularly in higher value cases

Integration: Real estate, assets

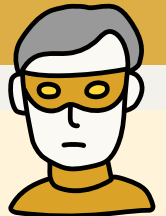
Reinvestment of proceeds in further drug offending leading to expanded drug distribution enterprises and cascading growth of other drug harms, including:

- o proliferation of second tier offending as users commit crime to feed addiction
- o violent offending between drug offenders seeking to expand market share
 - Corruption of facilitators of drug offending and related money laundering
 - Proliferation of uneconomic businesses used to launder money
 - Drug offenders enjoy the financial benefits of their offending

Impacts on New Zealand's reputation:

Reinvestment and opportunity to enjoy proceeds of drug offending may:

- o impact foreign relations with source countries, and other jurisdictions used to facilitate New Zealand drug market
- o impact on meeting international obligations to combat drug offending



FRAUD

Self-laundering; laundering by professional services.

Predicate Offending: non-cash based

Placement: Likely to occur through electronic transactions, potentially in the vehicle used to commit predicate offence (i.e. in business, company or market) remittance, co-mingling with business earnings

Layering: Use of companies and business, likely to be professionally facilitated

Integration: Real estate, assets



- Predicate offending is undetected, leading to ongoing victimisation
- Offenders are able to enjoy the proceeds of crime motivating further offending
- Proceeds are placed beyond recovery
- Corruption of facilitators, especially gatekeeper professionals

Impacts on New Zealand's reputation:

- Loss of trust in financial institutions
- Growing perception of corruption



Want to know more?
Contact me: draml@ticc.nz

CORRUPTION IN THE PACIFIC: NO CHANGE IN PERCEPTIONS IN 2020



BY MARIAM MATHEW

PACIFIC REGIONAL ENGAGEMENT AND ADVOCACY LEAD
FOR TRANSPARENCY INTERNATIONAL

Article originally published by DevPolicy Blog.

Transparency International recently released the 2020 annual Corruption Perceptions Index (CPI).

The CPI draws on up to 13 external data sources to give each country a score of 0 (very corrupt) to 100 (very clean). A country needs to appear in a minimum of three sources to be included in the report. Because of the limited data on governance available for the Pacific region, only three Pacific countries are included in the CPI: Vanuatu, Papua New Guinea (PNG) and Solomon Islands.

The CPI is the most widely used indicator of corruption worldwide. It is a powerful tool for governments and international institutions to understand and respond to corruption. It also helps international investors manage risks when entering a market. Pacific governments and other key stakeholders need to work with key institutions that collect such data so that more Pacific countries can be included. The more a country appears in various data sources that monitor different aspects of governance, the clearer the picture of corruption will be in that country.

CPI 2020 FINDINGS

New Zealand has a high score of 88 and for the second consecutive year is ranked number one on the index globally. Good governance translates into effective crisis management, and New Zealand has been lauded for its coronavirus response. The government has been open and transparent in its communication regarding the different measures in place to fight the spread of the virus. However, no country gets a perfect score and even here greater transparency is required for procurement related to the COVID-19 recovery.

Australia too scores highly at 77, although its score has lost eight points since 2012.

This could be due to a perception that mechanisms to ensure strong oversight and accountability of public officeholders, particularly federal politicians, need to be strengthened. Key civil society groups have been calling for a national anti-corruption agency to be set up.

PNG, Solomon Islands and Vanuatu score 27, 42 and 43, respectively. These results have been largely stagnant. Solomon Islands and Vanuatu score the same as they did when they were first included in the CPI in 2016 and 2017. PNG's score has averaged 27 since 2012. These results put Solomon Islands and Vanuatu in the top 50% of countries worldwide, but PNG in the bottom 20%.

Despite these low and stagnant scores, some bright spots exist where these countries have made substantial gains in building integrity.

PNG, after decades of tireless efforts from civil society groups, celebrated a victory in 2020 when legislation was passed to establish an Independent Anti-Corruption Commission. In Solomon Islands, the country appointed its first ever Director General to the national Anti-Corruption Commission. The priority now is recruiting and training staff to get the commission functioning. Vanuatu has held key high-profile political figures to account in the justice system with corruption charges.

The message from the 2020 CPI is that these successes will need to be sustained and supported for years to come before perceptions of corruption begin to improve.

At the regional level, Tonga joined the list of 13 other Pacific countries to have acceded to the United Nations Convention Against Corruption (UNCAC), the only legally binding universal anti-corruption instrument. Eleven Pacific leaders adopted the Teieniwa Vision against corruption in early 2020. However, wider endorsement amongst all the Pacific Islands Forum leaders is required for greater accountability and support to turn this vision into action.

CORRUPTION DURING THE COVID-19 RESPONSE

2020 was a unique year in the Pacific because of the COVID-19 pandemic and two category five cyclones.

Governments took significant measures to respond to the pandemic in 2020. However, there was limited transparency and accountability in their responses. In Solomon Islands, there were allegations of diversion of emergency response funds by public servants, and in PNG, alleged procurement irregularities. Proper procurement process is important to avoid bribery, kickbacks and the mis-awarding of contracts. However, without adequate access to information, and sound oversight mechanisms, it is difficult to verify or disprove these claims.

Consequently, civil society actors and allies across all three Pacific countries in the index spent much of 2020 calling upon their governments to improve transparency and accountability in their responses to COVID-19. For example, in PNG, civil society demanded an audit of emergency funds and procurement.

However, civil society engagement has not always been welcome in all Pacific countries.

Press freedom has also been a long-running concern. Under its state of emergency declared earlier in the year, Vanuatu ruled that media outlets could only publish stories about COVID-19 if they received official authorisation.

Access to information as well as space and support to facilitate meaningful civil society engagement needs to be provided for key reforms and response measures to have an impact. Key transparency and accountability mechanisms need to be strengthened and oversight institutions need to be made fully functional. This will require greater funding and support, and greater political will.

Drawing on experts and business leaders' assessments of corruption in a country, the CPI can provide a strong evidence base for Pacific governments and civil society to work together in fulfilling their national anti-corruption commitments.



UPCOMING

EVENTS & OPPORTUNITIES

GLOBAL ACTION ON MONEY LAUNDERING CHALLENGERS & OPPORTUNITIES Thursday, 25th March 2021



The exclusive AML Intelligence Boardroom Series feature the world's foremost thought leaders and decision-makers from the Financial Crime Compliance profession.

In this event, David Lewis, FATF Executive Secretary, discusses his experiences from working alongside governments around the world to halt money laundering, and touches on the reality of risks and global standards.

To learn more and get tickets, [click here](#).

TECHWEEK 2021

Monday, 24 May - Sunday, 30 May 2021

techweek2021
24 — 30 May

Techweek is a nationwide series of events, showcasing and celebrating New Zealand innovation. It provides a platform for everyone to meet, share ideas and create connections to enhance our future world.

The intention behind Techweek is simple. New Zealand's technology and innovation sectors are growing rapidly and Techweek fosters that growth by providing the national ecosystem with a week-long opportunity for connection and collaboration.

Techweek is an independent platform where individuals and organisations can showcase their unique and inspiring innovation stories.

[Find out more here.](#)

THE OFFICE OF THE PRIVACY COMMISSIONER (OPC) IS HIRING!

OPC is passionate about encouraging and sustaining a culture in Aotearoa where people's personal information is protected and respected.

The new Compliance and Enforcement Team has a key role in addressing critical system-wide privacy issues. You would be joining OPC at an exciting time of change, with the Privacy Act 2020 having come into force on 1 December 2020.

The new Privacy Act gives the Commissioner a wider mandate and a greater range of compliance and enforcement powers to achieve positive behaviour change leading to good privacy outcomes.

These include the ability to issue compliance orders and to make determinations about an individual's access to their personal information.

You will be joining an expanding team, founded by highly experienced and regarded practitioners, and will be regularly engaged in highly topical, high-profile issues.

[Find out more here.](#)



INDUSTRY UPDATES

REAL ESTATE AGENCY WARNED FOR ANTI-MONEY LAUNDERING FAILURES

The director of DIA's anti-money laundering team said Property Brokers, the real estate agency, had failed to meet several of its obligations relating to the establishment, implementation and maintenance of its anti-money laundering programme.

[READ MORE](#)

FATF'S PLENARY OUTCOMES

Delegates representing the 205 members of the Global Network and observer organisations, such as the IMF, the United Nations and the World Bank, worked through a full agenda to strengthen global safeguards to detect, prevent and disrupt the financial flows that fuel crime and terrorism.

[READ MORE](#)

EXPIRING REGULATIONS TIMEFRAME

The Ministry of Justice has advised that the timeframes for amending the expiring regulations has changed and the Ministry now aims to have new regulations in force by July 2021.

Until new regulations come into force, reporting entities must comply with the requirements of the current regulations.

[READ MORE](#)

CAR WASH OWNER JAILED FOR MONEY LAUNDERING

A Perth car wash owner has been jailed for 20 months after being caught funnelling more than \$5.6 million through bank accounts on behalf of a major money laundering syndicate.

[READ MORE](#)

OPERATION TAUWHIRO

Police have announced a nationwide operation to disrupt and prevent firearms-related violence by criminal gangs and organised crime groups.

[READ MORE](#)

COUPLE SENTENCED FOR USING CHILDREN AS 'PUPPETS' FOR TAX EVASION

An Auckland couple who repeatedly used their children as "puppets" to avoid paying more than \$400,000 in tax has been sentenced to prison and home detention.

"On at least three separate occasions they used one of their children as sole director and shareholder in a company. The sentencing judge noted the children were 'enlisted as mere puppets for the ongoing business'."

[READ MORE](#)

LAWFEST 2021

The last year has reinforced why we need to innovate and leverage technology – the focus now is how we can go about this. With more than 280 already registered, LawFest is the legal event you do not want to miss this year!

Due to a change in Alert Levels, the conference will not be taking place on 3 March. **You can find updates for the event going forward [here](#).**



LawFest is a must for anyone interested in driving efficiency in your organisation, from those new to technology, through to the those at the forefront of legal innovation aiming to stay ahead of the game. The programme features over 25 amazing speakers sure to inspire and challenge your thinking.

You can get your tickets [here](#).

To discover resources and legal tech solutions to help you innovate and improve the way you deliver legal services now and into the future, visit [LegalTechHub](#).

AML^{NZ} SUMMIT

BROUGHT TO YOU BY

AML^{NZ}
SOLUTIONS

The 2021 AML Summit will take place on Thursday 13th May and an optional AML Workshop will be run the following day on Friday 14th May.

This practical conference will explore the latest AML/CFT expectations, guidance and developments involving attendees in live discussions on critical topics. A networking function will be held from 5 pm - 7 pm and will provide further opportunity to network with AML/CFT Professionals.

The optional second day will explore practical insights on AML/CFT compliance and discuss guidance in a workshop setting to assist you with day to day complexities.

**FIND OUT MORE ABOUT
AML SUMMIT 2021
AND BUY TICKETS [HERE](#).**

AML Summit 2021 is proudly supported by

