



25<sup>th</sup> June 2021

Dear Members,

## LAUNCH OF MYPAL AND SUBMISSION OF SEMI-ANNUAL RETURN (1 JULY TO 30 JULY 2021)

We refer to the email (far below) from MinLaw, sent to all regulated dealers on 23 June 2021.

MinLaw has launched a one-stop portal – **myPal** for regulated dealers to interact with the Anti-Money Laundering/Countering the Financing of Terrorism Division (ACD) of MinLaw electronically.

Members can access **myPal** via <https://eservices.mlaw.gov.sg/mypal> to file their semi-annual returns from 1 July 2021 till **30 July 2021**.

Please refer to the table below for reference materials :

No.	Description	Reference Materials
1	Notice to all Regulated Dealers	Refer to <a href="https://acd.mlaw.gov.sg/news/notices-from-the-registrar/reporting-requirement-for-regulated-dealers-with-effect-from-1-january-2021">https://acd.mlaw.gov.sg/news/notices-from-the-registrar/reporting-requirement-for-regulated-dealers-with-effect-from-1-january-2021</a>
2	Steps in the submission of Semi-Annual Return	Refer to <a href="#">Instruction guide</a> and <a href="#">Guidance video</a>
3	Content for Reporting	Refer to the attached file - Semi-Annual Return Form with Chinese translation (Excel file)  <i>(Note : in an event of inconsistency or discrepancy between the English text and the Chinese text, the English text shall prevail)</i>
4	FAQs on myPal and Semi-Annual Return	Refer to the attached FAQs for myPal and Semi-Annual Return (PDF file) or <a href="https://va.ecitizen.gov.sg/cfp/customerPages/mlaw/explorefaq.aspx">https://va.ecitizen.gov.sg/cfp/customerPages/mlaw/explorefaq.aspx</a> for all FAQs related to <i>Precious Stones and Precious Metal dealers</i>
5	Contact Information	Ministry of Law Services Centre at <b>1800-CALL-LAW (1800 2255 529)</b>  Monday to Friday (8.30am to 5.00pm) or submit an online enquiry form at <a href="https://eservices.mlaw.gov.sg/enquiry/">https://eservices.mlaw.gov.sg/enquiry/</a>

Thank you for your attention.

Regards,

Singapore Jewellers Association



2021年6月25日

致：全体会员

**通过 MYPAL 提呈半年申报（2021年7月1日至7月30日）**

律政部已于2021年6月23日发送以下电邮给所有受监管的经销商。

律政部推出一站式门户网站——**myPal**，供受监管的经销商以电子方式与律政部的反洗钱/反恐融资部门进行沟通。

会员可以通过 <https://eservices.mlaw.gov.sg/mypal> 进入 **myPal**，在30天内（即**2021年7月1日至30日**）提呈即将到来的半年申报表。

请参考以下指导：

No.	说明	指导
1	给受监管经销商的通告	参考 <a href="https://acd.mlaw.gov.sg/news/notices-from-the-registrar/reporting-requirement-for-regulated-dealers-with-effect-from-1-january-2021">https://acd.mlaw.gov.sg/news/notices-from-the-registrar/reporting-requirement-for-regulated-dealers-with-effect-from-1-january-2021</a>
2	提呈半年申报的步骤	参考 <a href="#">受监管经销商的指南</a> 和 <a href="#">指导视频</a>
3	申报内容	参阅随函附件—— <b>半年申报中文译本</b> （excel文件）  (注：中、英文本如有任何出入，概以英文文本为准)
4	myPal 和半年申报的常见问题	请参阅随函附件—— <b>myPal 和半年申报的常见问题解答</b> （pdf文件）  或浏览 <a href="https://va.ecitizen.gov.sg/cfp/customerPages/mlaw/explorefaq.aspx">https://va.ecitizen.gov.sg/cfp/customerPages/mlaw/explorefaq.aspx</a> 了解与宝石和贵金属经销商相关的所有常见问题
5	联系信息	律政部服务中心： <b>1800-CALL-LAW (1800 2255 529)</b>  星期一至星期五（早上8时30分至下午5时）或通过 <a href="https://eservices.mlaw.gov.sg/enquiry/">https://eservices.mlaw.gov.sg/enquiry/</a> 在线提呈查询表格

感谢您的关注！

新加坡金钻珠宝商会

**注意：此中文翻译文本仅共参考。如中、英文本出现任何出入，概以英文文本为准。**

**MINISTRY OF LAW**

**律政部**

**PRECIOUS STONES AND PRECIOUS METALS (PREVENTION OF MONEY LAUNDERING AND TERRORISM FINANCING) REGULATIONS 2020, REGULATION 13**

**2020年宝石和贵金属（反洗钱与反恐融资）条例，第13条**

**REPORTING REQUIREMENT FOR REGULATED DEALERS WITH EFFECT FROM 1 JANUARY 2021**

**受监管经销商申报条例（自2021年1月1日起生效）**

**CONTENT FOR REPORTING**

**申报内容**

\* Submission of semi-annual returns must be done through my Precious Stones and Precious Metals Dealer's Portal (myPal), not this excel document.  
 请通过myPal平台提交申报。

**Semi-Annual Return from <DD> <MMM> <YYYY> to <DD> <MMM> <YYYY>**

**申报期《年年年年》《月月月》《日日》至《年年年年》《月月月》《日日》**

**Section 1: General Information**

**第一部分：一般信息**

Entity Name: 实体名称:	<system to pre-populate> <系统 填充>
Unique Entity Number (UEN): 单一机构识别号码:	<system to pre-populate> <系统 填充>
Filer's Name: 提交者姓名:	<Dealers to fill in> <经销商必须填写>
Filer's Designation: 提交者的职位:	<Dealers to fill in> <经销商必须填写>
Filer's Contact No.: 提交者的联络号码:	<Dealers to fill in> <经销商必须填写>
Filer's Email Address: 提交者的电邮地址:	<Dealers to fill in> <经销商必须填写>
ACRA-registered Address (based on your last application record with MinLaw): 新加坡会计与企业管理局 (ACRA) 注册地址 (根据您最后一次向律政部注册的记录):	<system to pre-populate> <系统 填充>
Type of Address: 地址类别:	<input type="checkbox"/> Office 办公室
	<input type="checkbox"/> Retail Outlet 零售店
	<input type="checkbox"/> Home Address 住家地址
	<input type="checkbox"/> Address of Corporate Service Provider/Company Secretary 企业服务供应商/公司秘书处地址
	<input type="checkbox"/> Address of Shared Service Office 共享服务办事处地址
	<input type="checkbox"/> Others (please specify): 其他 (请注明): <input type="text"/>
ACRA-registered address currently remains unchanged as above: 目前的ACRA注册地址保持不变:	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 不是 (Proceed to "Type of address currently remains unchanged:" 请接着填写"目前的地址类别保持不变:")
Type of address currently remains unchanged: 目前的地址类别保持不变:	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 不是 (Proceed to "Type of address has changed to:" 请接着填写"地址类别已更改为:")
Type of address has changed to: 地址类别已更改为:	<input type="checkbox"/> Office 办公室
	<input type="checkbox"/> Retail Outlet 零售店
	<input type="checkbox"/> Home Address 住家地址
	<input type="checkbox"/> Address of Corporate Service Provider/Company Secretary 企业服务供应商/公司秘书处地址
	<input type="checkbox"/> Address of Shared Service Office 共享服务办事处地址
	<input type="checkbox"/> Others (please specify): 其他 (请注明): <input type="text"/>

**Section 2: Entity Profile**

**第二部分：企业概况**

S/N 题目号码	Question 问题
1	How many employees are currently employed by your company (including the business owner)? 您的公司目前雇用了多少名员工 (请包括企业主)? (Insert numerical value) (填上数值)



	Asset-backed tokens, <u>except</u> virtual assets 资产代币 (除了虚拟资产) (e.g. gold receipts / certificates) (例如: 黄金收据/证书)													
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7	<b>Which countries/regions do you source your PSPM products from?</b> 您的宝石和贵金属商品来自哪些国家/地区? (You may select more than 1 option) (您可以选择超过一个选项)
	Drop down list of 235 countries/regions 从235个国家/地区中选出 <a href="#">+ add more 增加更多</a>

8	<b>Describe your goods channel/movement.</b> 请描述您的货物管道/物流。 (You may select more than 1 option) (您可以选择超过一个选项)
	Goods only move within Singapore 货物只在新加坡境内流动
	Goods move from Singapore to customer in foreign country/countries 货物从新加坡转运到国外的客户
	Goods move from supplier in foreign country/countries to Singapore 货物从国外供应商运到新加坡
	Goods move directly from supplier in foreign country/countries to customer in foreign country/countries 货物直接从国外供应商转移到国外客户
	No physical movement as I am dealing with virtual assets <u>only</u> ; or I am an online platform provider 交易只涉及虚拟资产, 不涉及实体货物移动; 或者我只提供在线平台服务
	Others (please specify): 其他 (请注明): <input type="text"/>

9	<b>Please indicate the payment mode(s) used by your business.</b> 请注明您的企业所使用的付款方式。 (You may select more than 1 option) (您可以选择超过一个选项)
	Cash 现金
	Cash equivalent 现金等价物 (e.g. cash cheques, cash vouchers, stored value cards, NETS flashpay, EZ-link cards, gift cards) (例如: 现金支票、现金券、储值卡、NETS FlashPay、易通卡、礼品卡)
	Cheques, <u>except</u> cash cheques 支票 (现金支票除外) (e.g. crossed cheques, cashier's order, travellers' cheques) (例如: 划线支票、银行本票、旅行支票)
	Electronic payments 电子付款 (e.g. credit cards, bank transfer, letters of credit, trade financing) (例如: 信用卡、银行转账、信用证、贸易融资)
	Cryptocurrency 加密货币 (e.g. bitcoin, ethereum, blockchain) (例如: 比特币、以太坊、区块链)
	Barter trade 易货贸易 (e.g. use of gold bars to pay for gold jewellery purchased) (例如: 用金条支付购买的金饰)
	Trade in 回购 (e.g. trade in old gold jewellery for new gold jewellery) (例如: 以旧金饰换新金饰)
	Charity or donation 慈善或捐款
	Others (please specify): 其他 (请注明): <input type="text"/>

10	<b>What is the percentage of total cash and cash equivalent transactions your business made over the past 6 months?</b> 在过去的六个月里, 您的公司所进行的现金和现金等价物交易的百分比是多少?
-	I have not commenced my business 我还没开始营业
↩	I have commenced my business but have no transactions over the past 6 months 我已经开始营业, 但在过去的六个月没有任何交易。
↩	All cash and cash equivalent transactions 所有交易都是现金或现金等价物
↩	> 50% cash and cash equivalent transactions 50%以上现金或现金等价物交易
↩	Roughly 50% cash and cash equivalent transactions 约50%现金或现金等价物交易
↩	< 50% cash and cash equivalent transactions 50%以下现金或现金等价物交易
↩	All non-cash and non-cash equivalent transactions 所有交易都是非现金或现金等价物

11	<b>Please indicate the total sales and number of transactions for your PSPM products for the 6 months period (1 Jan 2021 to 30 Jun 2021).</b> 请注明您的宝石和贵金属商品在六个月内的总销售额和交易总数 (2021年1月1日至2021年6月30日)。
	1 Jan 2021 to 30 Jun 2021 2021年1月1日至2021年6月30日
	Total sales (in S\$) 总销售额 (单位: 新元)
	Total number of transactions 交易总数

12	<b>Do you conduct non face-to-face transactions (e.g. online platform)?</b> 您是否有进行非面对面的交易 (例如网上平台)?
←	Yes 是 (Proceed to question 13) (接着回答第13题)
⋮	No 不是 (Proceed to question 14) (跳至第14题)

13	<b>Please indicate the total sales and number of non face-to-face transactions for your PSPM products for the 6 months period (1 Jan 2021 to 30 Jun 2021).</b> 请注明您在过去六个月内以非面对面交易形式的总销售额和交易总数 (2021年1月1日至2021年6月30日)。
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		1 Jan 2021 to 30 Jun 2021 2021年1月1日至2021年6月30日
Non face-to-face transactions (e.g. online platform) 非面对面交易 (例如: 网上平台):	Total sales (in S\$) 总销售额 (单位: 新元)	
	Total number of transactions 交易总数	

14	Please indicate your highest priced PSPM product sold in the past 6 months. 请注明您在过去六个月内所售出宝石和贵金属商品的最高价格。
⊖	S\$500,000 and above S\$ 500,000或更高
⊙	S\$100,000 to <S\$500,000 S\$100,000至S\$500,000以下
⊙	S\$20,000 to <S\$100,000 S\$20,000至S\$100,000以下
⊙	S\$10,000 to <S\$20,000 S\$10,000 至S\$20,000以下
⊙	S\$5,000 to <S\$10,000 S\$5,000至S\$10,000以下
⊙	S\$2,000 to <S\$5,000 S\$2,000至S\$5,000以下
⊙	S\$0 to <S\$2,000 S\$0至S\$2,000以下

15	Please provide the details of the 5 highest valued transactions over the past 6 months. 请提供过去六个月内五宗最高值交易的详情。  If you have not yet commenced business/no transactions for the past 6 months, you will not be required to fill in this section. 如果您在过去六个月内还没有开始营业/没有进行任何交易, 您将无需填写这一栏。
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	PSPM Product 宝石和贵金属商品	Transaction Value (in S\$) 交易价值 (单位: 新元)	Payment Mode 付款方式	Non face-to-face transactions (e.g. online platform) 非面对面的交易 (例如网上平台)
a	Select Product (based on options provided in question 6) 选择产品 (根据问题6提供的选项) *Drop down list consisting of: 1) Gold Bullion (e.g. pure gold in the form of bars, ingots, or plates) 2) Precious metals, <u>except</u> gold bullion (e.g. gold, silver, platinum, iridium, osmium, palladium, rhodium, ruthenium and alloy with at least 2% in weight of any of the above metals) with at least 2% in weight of any of the above metals) 3) Loose diamonds 4) Loose precious stones, <u>except</u> diamonds (e.g. sapphire, ruby, emerald, jade (including nephrite and jadeite) and pearl) 5) Jewellery, <u>except</u> costume/fashion jewellery 6) Costume/fashion jewellery 7) Watches 8) Luxury ornaments, accessories and apparel 9) Fortune telling/feng shui/astrology products 10) Antiques and collector products (e.g. coinage) 11) Other ornaments, accessories and apparel, <u>except</u> luxury products, fortune telling/feng shui/astrology products, and antiques and collector products 12) Others (please specify): 13) Virtual assets (e.g. cryptocurrency, crypto-asset) 14) Asset-backed tokens, <u>except</u> virtual assets (e.g. gold receipts / certificates)	(Insert numerical value in S\$) (请以新元为单位填写数值)	* Drop-down list consisting of (based on options provided in question 9): 选择付款方式 (根据问题9提供的选项) 1) Cash 2) Cash equivalent (e.g. cash cheques, cash vouchers, stored value cards, NETS flashpay, EZ-link cards, gift cards) 3) Cheques, <u>except</u> cash cheques (e.g. crossed cheques, cashier's order, travellers' cheques) 4) Electronic payments (e.g. credit cards, bank transfer, letters of credit, trade financing) 5) Cryptocurrency (e.g. bitcoin, ethereum, blockchain) 6) Barter trade (e.g. use of gold bars to pay for gold jewellery purchased) 7) Trade in (e.g. trade in old gold jewellery for new gold jewellery) 8) Charity or donation 9) Others (please specify)	* Drop-down list specifying:选项: 1) Yes 是 2) No 不是
b	As above 同上	(Insert numerical value in S\$) (请以新元为单位填写数值)	As above 同上	As above 同上
c	As above 同上	(Insert numerical value in S\$) (请以新元为单位填写数值)	As above 同上	As above 同上
d	As above 同上	(Insert numerical value in S\$) (请以新元为单位填写数值)	As above 同上	As above 同上
e	As above 同上	(Insert numerical value in S\$) (请以新元为单位填写数值)	As above 同上	As above 同上

#### Section 4: Designated Transactions

#### 第四部分: 指定交易

S/N 题目号码	Question 问题
16	Did you perform any cash or cash equivalent transaction(s) above S\$20,000 (i.e. designated transaction(s)) over the past 6 months? 在过去的六个月里, 您是否进行超过\$ 20,000的现金或现金等价物交易/指定交易?
⊕	Yes 是 (Proceed to questions 17,18 and 20) (接着回答问题17、18和20)
⊙	No 不是 (Proceed to question 20) (跳至第20题)

17	Please provide the details of the designated transaction(s). 请提供指定交易的详情。				
	Countries/Regions 国家/地区 (You may add more countries/regions) (您可以添加更多国家/地区)	Type of Customer 客户类型	Number of Customers 顾客人数	Total Transaction Value (in S\$) 总销售额 (单位: 新元)	Number of Transaction(s) 交易总数
	Drop down list of 235 countries/regions 从235个国家/地区中选出 <a href="#">+ add more 增加更多</a>	* Drop down list consisting of: 1) Individual 2) Business 请选择个人或企业	(Insert numerical value) (填上数值)	(Insert numerical value in S\$) (请以新元为单位填写数值)	(Insert numerical value) (填上数值)

18	Did you conduct any designated transaction(s) with politically-exposed person(s) (PEPs)? 您可曾与政治人物 (PEPs) 进行任何指定交易?				
◀ 2	Yes 是 (Proceed to question 19) (接着回答第19题)				
⤵	No 不是 (Proceed to question 20) (跳至第20题)				
19	Please provide the details of the designated transaction(s) involving PEPs. 请提供涉及政治人物指定交易的详情。				
	Countries/Regions 国家/地区 (You may add more countries/regions) (您可以添加更多国家/地区)	Type of Customer 客户类型	Number of Customers 顾客人数	Total Transaction Value (in S\$) 总销售额 (单位: 新元)	Number of Transaction(s) 交易总数
	Drop down list of 235 countries/regions 从235个国家/地区中选出 <a href="#">+ add more 增加更多</a>	* Drop down list consisting of: 1) Individual 2) Business 请选择个人或企业	(Insert numerical value) (填上数值)	(Insert numerical value in S\$) (请以新元为单位填写数值)	(Insert numerical value) (填上数值)

**Section 5: Entity-based**

**Requirements**

**第五部分: 实体相关规定**

S/N 题目号码	Question 问题
20	Do you impose any maximum limit for cash transactions that you would accept? 您有没有设置任何现金付款项限?
✱	Yes 有 (Proceed to question 21) (接着回答第21题)
	No 没有 (Proceed to question 22) (跳至第22题)

21	Please indicate your maximum limit for cash transactions. 请注明您所设置的现金付款项限。
	(Insert numerical value) (填上数值)

22	Have you established procedures to identify designated transaction(s) and file Cash Transaction Report(s) (CTRs)? 您已经设置识别指定交易和提交现金交易报告(CTRs)的措施
Ⓜ	Yes 是
⤵	No 不是

23	Have you established procedures to perform Customer Due Diligence (CDD) measures? 您已经设置对客户进行客户尽职调查 (CDD) 的措施
Ⓜ	Yes 是
⤵	No 不是

24	Have you established procedures to perform screening of customers? 您已经设置客户筛查的措施
◀	Yes 是
⤵	No 不是

25	Have you established procedures to identify politically-exposed person(s) (PEPs) and higher risk customers? 您已经设置识别政治人物 (PEPs) 和风险较高客户的措施
Ⓜ	Yes 是
⤵	No 不是

26	Have you established procedures to perform Enhanced Customer Due Diligence (ECDD) measures? 您已经设置对客户进行增强客户尽职调查 (ECDD) 的措施
◀	Yes 是
⤵	No 不是

27	Have you established procedures to file Suspicious Transaction Report(s) (STRs)? 您已经设置提交可疑交易报告 (STRs) 的措施
☑	Yes 是
☐	No 不是

28	Have you established procedures to keep records on transactions and customers pertaining to Customer Due Diligence (CDD) measures? 您已经设置客户尽职调查相关交易和客户记录的措施
☑	Yes 是
☐	No 不是

29	Have you established procedures to perform ongoing monitoring of transactions? 您已经设置进行持续监测审查交易的措施
☑	Yes 是
☐	No 不是

30	Have you conducted employee checks when hiring employees? 您已经在聘请员工时进行筛查
☑	Yes 是
☐	No 不是

31	Have you sent your employees for training programmes (either internally or externally conducted) on Anti-Money Laundering/Countering the Financing of Terrorism (AML/CFT)? 您的员工已经接受反洗钱与反恐融资的培训 (包括内部或外部培训)
☑	Yes 是 (Proceed to question 32) (接着回答第32题)
☐	No 不是 (Proceed to question 33) (跳至第33题)

32	Please provide details of internal or external training programmes related to AML/CFT attended by employees in the last 6 months. 请提供员工在过去六个月内所接受的反洗钱与反恐融资有关培训课程 (包括内部或外部培训)。 (Please fill in information where available.) (如有资料, 请填写。)
Name of training course: 培训课程名称:	<input type="text"/>
Training provider: 培训机构:	<input type="text"/>
Duration of course (in hours): 课程时间 (小时):	<input type="text"/>
Date(s) of training: 培训课程日期:	<input type="text"/>
No. of employees who completed training: 完成培训的员工人数:	<input type="text"/>
	<a href="#">+add more 增加更多</a>

33	Have you established Internal Policies, Procedures and Controls (IPPC)? 您已经设置内部政策, 程序和控制措施 (IPPC)
☑	Yes 是 (Uploading of IPPC is compulsory) (必须上传IPPC)
☐	No 不是 (Not required to upload IPPC) (无需上传IPPC)



	<p>If dealer submitted in their last submission, it will reflect as "Your last submission was on DD MMM YYYY. Do you have any changes to your IPPC?" 如果经销商在上一期汇报时已提交IPPC, 它会反映出“您上一期提交是在&lt;日期&gt;。您的IPPC有任何更改吗?”</p> <p> <input type="radio"/> Yes 有 (Uploading of IPPC is compulsory) (必须上传更新的IPPC)  <input type="radio"/> No 没有 (Not required to upload IPPC) (无需重新上传IPPC) </p>
	<p><b>Upload IPPC (click to add more documents) 上传IPPC (点击此处可添加更多文件)</b></p>

<b>34</b>	<p><b>Have you performed Risk Assessment? 您已经设置风险评估</b></p>
<input checked="" type="radio"/>	<p>Yes 是 (Uploading of risk assessment is compulsory) (必须上传风险评估)</p>
<input type="radio"/>	<p>No 不是 (Not required to upload risk assessment) (无需上传风险评估)</p>
	<p>If dealer submitted in their last submission, it will reflect as "Your last submission was on DD MMM YYYY. Do you have any changes to your Risk Assessment?" 如果经销商在上一期汇报时已提交风险评估, 它会反映出“您上一期提交是在&lt;日期&gt;。您的风险评估有任何更改吗?”</p> <p> <input type="radio"/> Yes 有 (Uploading of risk assessment is compulsory) (必须更新的载风险评估)  <input type="radio"/> No 没有 (Not required to upload risk assessment) (无需重新上传风险评估) </p>
	<p><b>Upload Risk Assessment (click to add more documents) 上传风险评估 (点击此处可添加更多文件)</b></p>

**Declaration**

1. I am aware that section 27 of the Precious Stones and Precious Metals (Prevention of Money Laundering and Terrorism Financing) Act 2019 provides as follows:  
 "A person who, in any application for registration (or renewal of registration) or in compliance or purported compliance with any requirement under Part 3 or 4 –  
 (a) provides to the Registrar or an authorised officer any information or document that the person knows or has reason to believe is materially false or misleading;  
 (b) omits to provide any information to the Registrar or authorised officer for the purposes of this Act, knowing or having reason to believe that such omission will create a materially false or misleading impression;  
 (c) intentionally alters, suppresses or destroys any document or information which the person has been required to produce or provide; or  
 (d) in producing any document or providing any information so required, makes any statement which the person knows or ought reasonably to know is, or is reckless as to whether it is, false or misleading in a material particular;  
 shall be guilty of an offence and shall be liable on conviction to a fine not exceeding \$50,000 or to imprisonment for a term not exceeding 2 years or to both."

2. I declare that all the information given in this Form and in the attached documents is true and correct.

**宣誓**

1. 我明白在2019年宝石和贵金属（反洗钱与反恐融资）法令第27节的规定如下：  
 “任何人在注册申请（或注册续期）中，或在遵从或所谓遵从第3或4部的任何规定时：  
 (a) 向局长或授权官员提供该人知道或有理由相信是虚假或误导性资料或文件；  
 (b) 不向局长或授权官员提供任何资料，并且知道或有理由相信此遗漏将导致严重虚假或错误的引导，  
 (c) 故意更改、隐瞒或销毁该人必须出示或提供的任何资料或文件；或  
 (d) 在出示任何文件或提供所需资料时，做出该人在事项上知道，理应知道或鲁莽性的虚假或误导性陈述；  
 即属犯罪并一轻定罪，可罚款不超过五万元或监禁不超过两年，或两者兼施。”

2. 本人声明在本表格及所附文件内所提供的一切资料属真实无误。

## myPal FAQs

S/N	Question	Answer
1	What is <i>myPal</i> ?	The <i>my</i> Precious Stones and Precious Metals Dealer's Portal, in short <i>myPal</i> , is a one-stop portal that allows regulated dealers to better communicate with ACD on various matters such as registration, supervision and semi-annual return.
2	What is the hotline to call if I face technical difficulties using <i>myPal</i> ?	You may wish to call the MinLaw hotline 1800 2255 529 from Monday to Friday, 8.30am to 5.00pm. Alternatively, you can submit your enquiry via the online enquiry form on the MinLaw website at <a href="https://eservices.mlaw.gov.sg/enquiry/">https://eservices.mlaw.gov.sg/enquiry/</a> .
3	What if I forget my Singpass ID or need to reset the password?	Please visit the Singpass website: <a href="https://www.singpass.gov.sg/spauth/login/loginpage">https://www.singpass.gov.sg/spauth/login/loginpage</a> .
4	I would like to assign more than one user to access <i>myPal</i> . How do I do that?	As the Registered Officer (RO), you will need to add roles e.g. Corppass Administrator or user via the Corppass website in order for them to access <i>myPal</i> . Please go here: <a href="https://www.corppass.gov.sg/corppass/common/findoutmore">https://www.corppass.gov.sg/corppass/common/findoutmore</a> . Please note that the RO may choose to assume the role of a Corppass Administrator.
5	Do I still need to log on to the GoBusiness Licensing Portal for registration matters?	Yes, you are still required to log on to the GoBusiness Licensing Portal at <a href="https://www.gobusiness.gov.sg/licences">https://www.gobusiness.gov.sg/licences</a> for registration matters.
6	Will my draft semi-annual return be auto-saved in <i>myPal</i> ?	There are no auto-saved features in <i>myPal</i> . You are advised to click "Save Changes" after completing each section in the semi-annual return form. The semi-annual return form in <i>myPal</i> will also prompt you to save your draft submission if you are exiting the semi-annual return form.
7	Are there any administrative charges for dealers to use <i>myPal</i> and submit the semi-annual return using <i>myPal</i> ?	There are no administrative charges for dealers to use <i>myPal</i> and/or submit the semi-annual returns.

## Semi-Annual Return FAQs

Section	S/N	Question	Answer
Section 1: General Information	1	Who can submit the semi-annual return? Does the filer need to be the compliance officer?	The filer for the submission does not need to be the compliance officer. The filer can be another person that works in the registered entity. Please indicate the personnel's details under "Filer's Particulars" in the General Information section.
	2	Does the business address have to be the ACRA-registered address?	The ACRA-registered address refers to the address that the regulated dealer has registered with ACRA. This address is where all communications and notices to the dealer may be addressed, and the place where the dealer's register and records are kept. It may not be the same as the business address where sales operations or business activities take place.
Section 2: Company Profile	3	If my company is a sole proprietorship or partnership, what should I indicate for the question on "How many directors currently employed by your company are NRIC holders?"	In the case of sole proprietorship and partnership with no directors, please indicate "0" for the question "How many directors currently employed by your company are NRIC holders?"
	4	Is a Singapore permanent resident (PR) considered as foreigner?	A Singapore PR is not considered a foreigner. If the company is owned by a Singapore PR, it is not considered to be wholly owned by foreigners.
	5	If my Singapore company is owned by a company in a foreign country, that is wholly owned by Singaporeans, is my Singapore company considered as wholly owned by Singaporeans, or wholly owned by foreigners?	If the company in the foreign country is owned by Singaporeans, it is not considered as wholly owned by foreigners.
	6	My company has subsidiary companies located overseas/ deals with overseas trade	If you have overseas dealings or overseas presence, you are considered having business outside of Singapore. In the semi-annual

Section	S/N	Question	Answer
		activities/ export sales to overseas customers. Do I consider my company as having business outside of Singapore?	return form, there is a field for you to elaborate on your business outside of Singapore if it contributes significantly to your overall business.
	7	What is considered as “business outside of Singapore contribute significantly to my overall business”, for the question on business outside of Singapore.	<p>If the overseas business activities contributed above 50% of the entire sales for your company in Singapore, you may consider your business outside of Singapore to contribute significantly to your overall business.</p> <p>Please elaborate on your business outside of Singapore e.g. international/regional presence and the details in the semi-annual return form.</p>
Section 3: Product Information	8	Which option do I select if the types of Precious Stones, Precious Metals and Precious Products (PSPM) products listed are not applicable to my business?	If your PSPM products is not listed in the options, you may select "Others (please specify)" under "Precious Products" and indicate your PSPM products accordingly.
	9	What does the “transaction value” refer to?	The transaction value refers to the amount stated on the invoice/receipt for the transaction (inclusive of GST).
	10	What does the “number of transactions” refer to? Is it the number of PSPM products or invoices/receipts?	<p>The number of transactions refers to the total number of invoices/receipts issued to customers.</p> <p>An invoice/receipt can be billed for multiple PSPM products.</p>
	11	Are the “top 5 highest valued transactions” related to sales or purchase? If the highest valued transactions consist of multiple PSPM products in one sales invoice, what should I indicate under “PSPM Product” and transaction value?	<p>The 5 highest valued transactions are related to sales, regardless of your type of customers. It should be based on the invoices/receipts (inclusive of GST) issued to customers.</p> <p>Where the semi-annual return form only allows you to select one product, please select the product accounting for the highest value amongst the products in that one transaction, if the invoice/receipt</p>

Section	S/N	Question	Answer
			consists of multiple PSPM products. For example, if the total sales stated in the invoice is \$25,000 which consists of 1 loose diamond (\$8,000), 1 loose sapphire (\$7,000) and 1 gold bar (\$10,000), you can select "Gold Bullion (e.g. pure gold in the form of bars, ingots, or plates)" as the PSPM product and indicate the transaction value as \$25,000.
	12	Can I provide estimated sales if the sales report is not ready?	You are required to submit accurate sales figures.
Section 4: Designated Transactions	13	If a transaction is above \$20,000 in non-cash and non-cash equivalent payment, is it considered as a designated transaction?	If the transaction is a non-cash and non-cash equivalent transaction, it is not considered as a designated transaction.
	14	Does the "country/region" of the designated transaction in the semi-annual return form refer to the nationality of the customer, or the place in which the transaction dealt in?	It refers to the nationality of the customers.
	15	Does designated transaction refer to one transaction above \$20,000 at a single point of time?	<p>A designated transaction refers to a transaction where payment exceeding \$20,000 in value is received in cash or a cash equivalent. Regulated dealers are required to conduct customer due diligence before entering into a designated transaction and file a Cash Transaction Report ("CTRs") on that transaction.</p> <p>There may be a situation where a customer/beneficial owner conducts multiple small cash transactions (less than \$20,000 individually) within the same day, but the total value of all the transactions exceeds \$20,000. In such a situation, the regulated dealer must perform customer due diligence and file a CTR on all the transactions involving this customer/beneficial owner.</p>
	16	After I have submitted the semi-annual return, do I still need to file CTRs via SONAR?	You are required to file all your Cash Transaction Reports ("CTRs") and Suspicious Transaction Reports ("STRs") via SONAR.

Section	S/N	Question	Answer
Section 5: Entity-Based Requirements	17	What is IPPC and risk assessment? Do you have sample templates?	IPPC refers to your company's Internal Policies, Procedures and Controls ("IPPC") to manage and effectively mitigate money laundering/terrorism financing (ML/TF) risks. Risk assessment is about identifying, assessing and understanding the ML/TF risks that your business is exposed to, and adopting a risk-based approach to address these risks. The sample IPPC document and Risk Assessment form are available at <a href="http://acd.mlaw.gov.sg/guidance-materials/">acd.mlaw.gov.sg/guidance-materials/</a> .
	18	Do I need to update my IPPC and risk assessment every 6 months?	Regulated dealers are required to ensure that their IPPC and risk assessments are up to date by regularly reviewing it, including before launching a new product or a new business practice or before using a new or developing technology for any new or existing product. You may refer to <a href="https://acd.mlaw.gov.sg/guidelines/">https://acd.mlaw.gov.sg/guidelines/</a> for more information.
	19	I operate a small PSPM business/I do not have any transactions/I am a sole-proprietor and do not have any employee. Do I still need to establish IPPC and perform risk assessment?	Regulated dealers are required to perform an assessment of the ML/TF risks faced by their business. Regulated dealers are also required to develop IPPC to manage their ML/TF risks. If you do not have any transactions, you may enter "0" for the sales transaction-related items. You can download the IPPC and risk assessment templates from the "Guidelines for Regulated Dealers" at <a href="https://acd.mlaw.gov.sg/guidelines/">https://acd.mlaw.gov.sg/guidelines/</a> or under "sample forms and checklists" at <a href="http://acd.mlaw.gov.sg/guidance-materials/">acd.mlaw.gov.sg/guidance-materials/</a> .
	20	When do I need to perform ongoing monitoring?	Regulated dealers must conduct ongoing monitoring of transactions for regular customers and for cases where the ML/TF risks are assessed to be high.
Other Semi-Annual Return Related Enquiries	21	Where can I find guidance material/resources on how to submit the semi-annual return?	You may wish to refer to our ACD website under the "Other Regulatory Requirements" section ( <a href="https://acd.mlaw.gov.sg/other-regulatory-requirements/">https://acd.mlaw.gov.sg/other-regulatory-requirements/</a> ), in the "Reporting Requirement" sub-section, for information on guidance material/resources for dealers on the

Section	S/N	Question	Answer
			<p>submission of semi-annual return. You may wish to keep a lookout for the "Notices from Registrar" and email broadcasts to regulated dealers, for updates on further guidance material/resources that may be released. You can also check out the FAQs website at <a href="https://va.ecitizen.gov.sg/cfp/customerPages/mlaw/explorefaq.aspx">https://va.ecitizen.gov.sg/cfp/customerPages/mlaw/explorefaq.aspx</a>.</p>
	22	<p>What are the information and documents that I should prepare beforehand for the submission of the semi-annual return?</p>	<p>Please refer to the "content for reporting" file at <a href="https://acd.mlw.gov.sg/other-regulatory-requirements/">https://acd.mlw.gov.sg/other-regulatory-requirements/</a> for the information and documents to be submitted in the semi-annual return.</p>