



**MALTA STOCK EXCHANGE  
INSTITUTE**

**TOWARDS  
A BRIGHTER  
FUTURE**



# Due Diligence in Practice

Course No 212

This course is designed to familiarise attendees with the practical and real life circumstances of implementing a robust due diligence process. The Customer due diligence process (CDD) involves much more than carrying out research using the passport or other customer data available using one of the various monitoring systems and a 'Google' search. There are clear responsibilities that are related to AML/CFT, and this course will give a practical and hands-on approach on how to carry out the various CDD checks, how to deal with practical issues that are encountered on a day-to-day basis, and provide a practical insight to help subject persons, including compliance officers, compliance teams and MLROs, carry out their duties.

Supported by:

**LEXCO** COMPLIANCE SOLUTIONS  
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## Sample Topics Covered:

Customer due diligence measures

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Record - keeping procedures

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Reporting procedures

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The importance of "Know Your Customer" principles:

- Identification and verification
  - Customer profile
  - Screening and open source research
  - Monitoring
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CDD on personal and corporate entities

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The information and documents you need to collect

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Verification of and types of documents for corporate entities

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Who are the UBOs?

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Common 'simple yet important' issues commonly encountered

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## General Information

**Time:** 13:00 - 16.00hrs  
**Venue:** Online  
**Level:** Intermediate

## Schedule

**Duration:** 3 hours  
**Dates:** 10 October

## Target Audience

Practitioners who work in the compliance or customer due diligence areas, including CSPs, real estate agents, fiduciaries, iGaming officers, accountants, compliance officers, auditors, MLROs, and legal professionals.

Registration fee: **€95 per participant**

- Full time student (50% discount)
- Senior citizen (50% discount)
- Group booking of 4 or more applicants from the same Organisation (10% discount)

Applications are to be made by clicking the **'apply now'** button and completing the online application process.

### Malta Stock Exchange Institute Ltd.

Garrison Chapel,  
Castille Place,  
Valletta VLT 1063,  
Malta

**website:** [www.borzamalta.com.mt](http://www.borzamalta.com.mt)  
**email:** [msei@borzamalta.com.mt](mailto:msei@borzamalta.com.mt)  
**tel:** +356 21 244 051

## Lecturer

Ms. Joanne La Cava



Ms Joanne La Cava is the Head of AML with LEXCO Ltd. Withing her role at LEXCO she acts as an AML consultant to various subject persons. Prior to joining the company, Joanne worked for HSBC Bank (Malta) p.l.c. for several years covering different roles. During her first years at the bank, she gained experience in Retail banking and Financial Reporting. In the later years of her banking career, she covered Compliance and Financial Crime Risk Management roles which entailed the carrying out of internal Compliance and AML/FT testing and the provision of reports with recommendations to senior management, the provision of AML and sanctions advise to the first line of defence, analysing and advising on the impact of upcoming regulatory changes, driving the implementation of Financial Crime Risk policies, assessing new and existing products and services from a Financial Crime Risk perspective, and she actively participated in local and regional Financial Crime Risk/ Risk Governance fora. Ms La Cava holds an ICA International Diploma in Anti-Money Laundering and an ICA Certificate in Managing Sanctions Risk.

Cheques to be made payable to: Malta Stock Exchange Institute Ltd.

### Payments by bank transfer

**Bank:** Bank of Valletta plc  
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Kindly insert your NAME, SURNAME, ID CARD NUMBER and COURSE NUMBER in the transaction narrative.

This application is to be accompanied by payment or proof of payment by bank transfer.