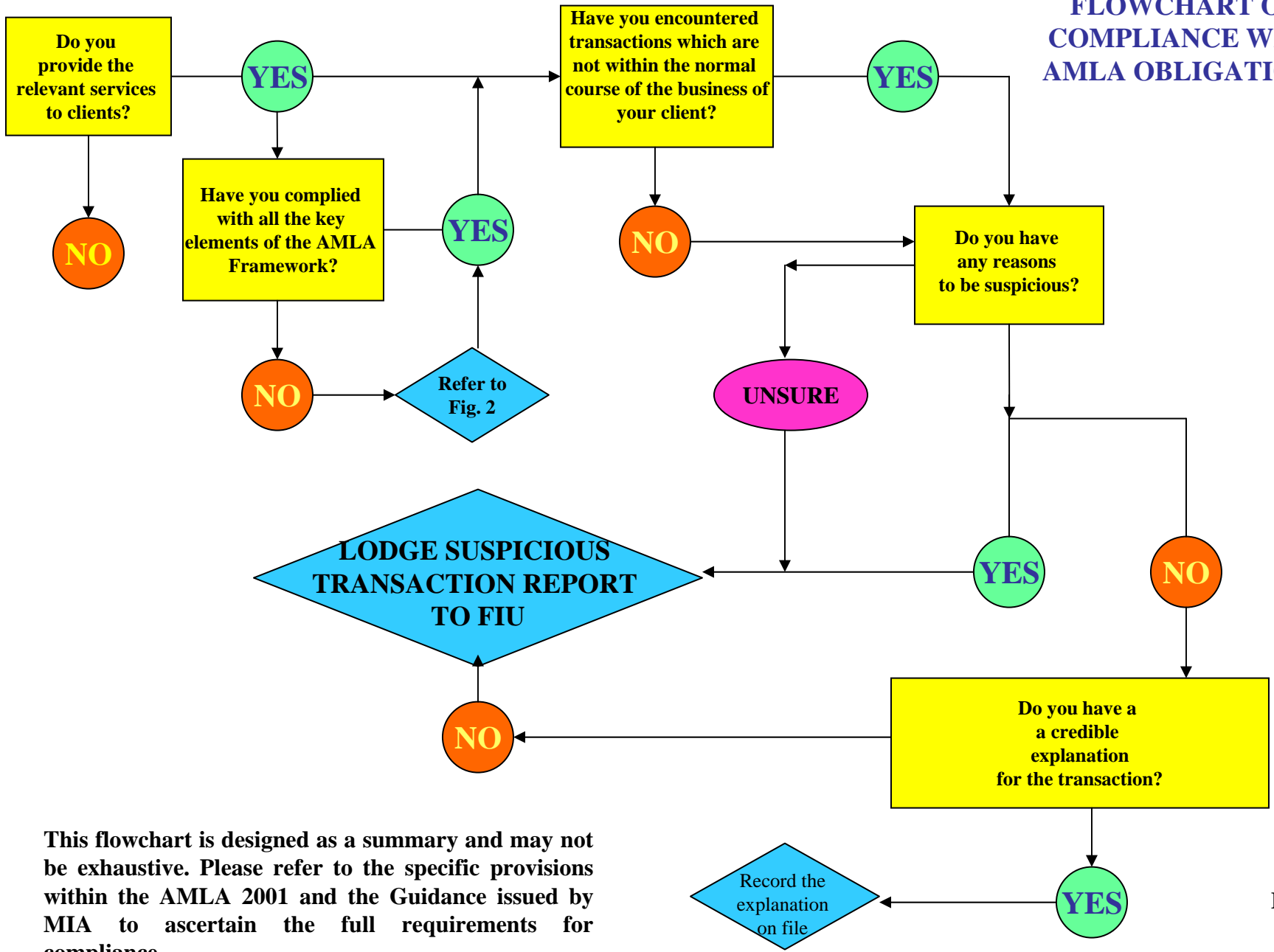


FLOWCHART ON COMPLIANCE WITH AMLA OBLIGATIONS



This flowchart is designed as a summary and may not be exhaustive. Please refer to the specific provisions within the AMLA 2001 and the Guidance issued by MIA to ascertain the full requirements for compliance.

Fig. 1

KEY ELEMENTS of the AMLA FRAMEWORK

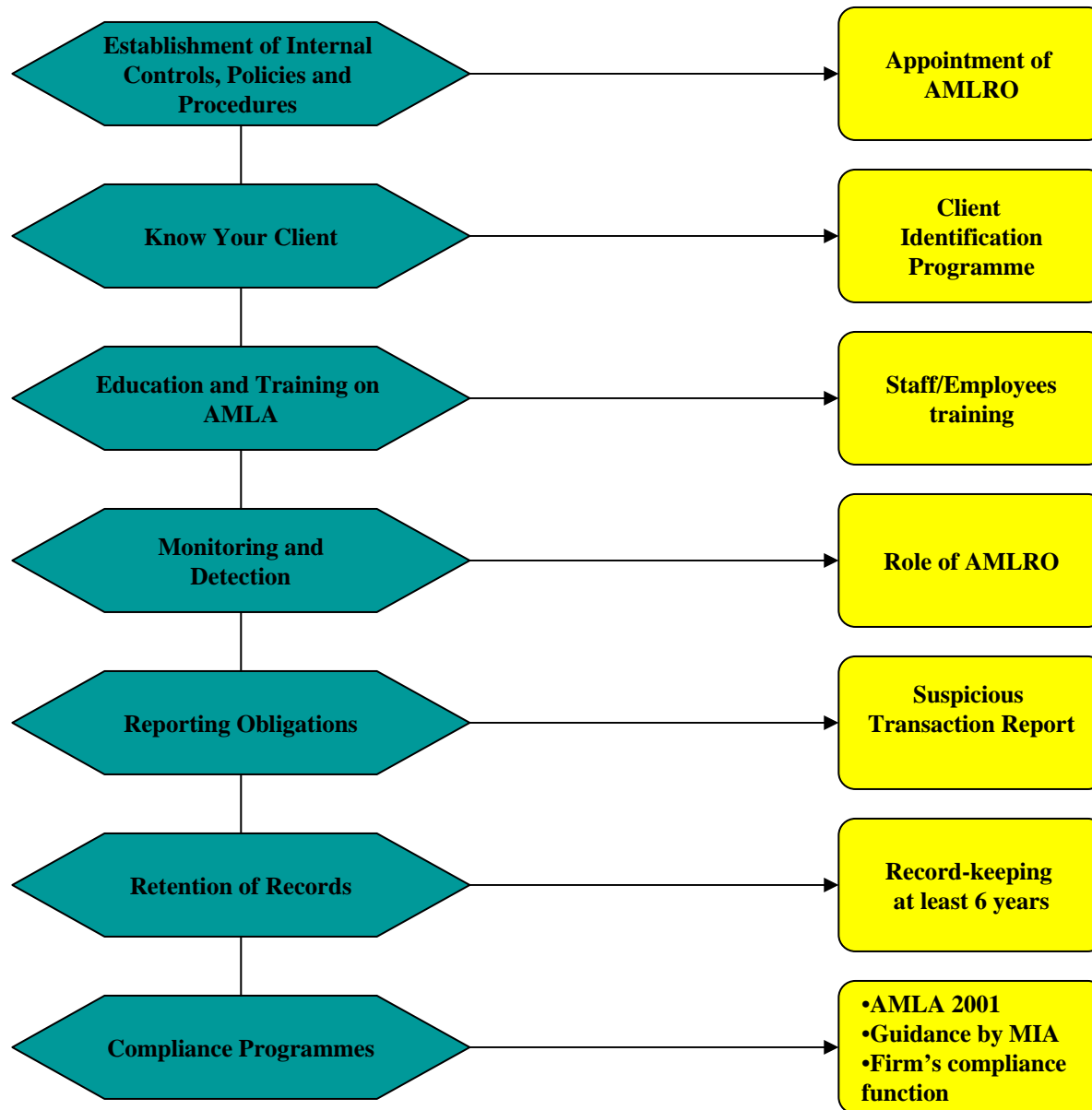


Fig. 2