

24 October 2024

# Annex 1 Examples of the subjective indicator for reporting unusual transactions

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This translation has been prepared with the utmost care. In the event of any discrepancies between this translation and the Dutch version of 'Annex 1 Examples of the subjective indicator for reporting unusual transactions', the Dutch version shall prevail.

## 1. Introduction to unusual transactions<sup>1</sup>

This annex accompanies the BFT's Specific Guidelines. It contains examples of the subjective indicator for reporting unusual transactions. These may be helpful in determining whether, based on the subjective indicator, a report of an unusual transaction must be made to the Financial Intelligence Unit of the Netherlands (FIU-NL).

## 2. Legal status

The aim of this annex is to provide guidance to institutions on how to recognise an increased risk of money laundering, terrorist financing or unusual transactions in practice. If one or more of the examples listed are applicable, this may be an important indication that an unusual transaction has occurred<sup>2</sup>. This does not preclude other methods for applying the subjective indicator, such as known money laundering typologies and facts that are generally recognised and used in criminal law.<sup>3</sup>

Practice has shown that, in addition to the BFT, administrative courts, (notarial and other) disciplinary courts and criminal courts give significant weight to the previous versions of examples of the subjective indicator.<sup>4</sup>

## 3. Relationship to Specific Guidelines

The Specific Guidelines include examples of countries, customers, types of transactions or services that carry a potentially increased risk of money laundering or terrorist financing. Naturally, these examples may lead to situations in which the subjective indicator is met. However, this is not always the case. It does, however, mean that further investigation is necessary, and an assessment must be made as to whether a report needs to be filed in the case in question. This further investigation and the assessments made must be documented.

## 4. Examples of the subjective indicator

This annex to the Specific Guidelines contains areas of interest and examples for recognising unusual transactions. These are not exhaustive, nor are they a checklist. They are intended as reference points for case studies that require extra attention in this context. The occurrence of one of these situations does not automatically lead to the obligation to report an unusual transaction. The examples outlined can be considered potentially unusual if **no** acceptable explanation can be provided by the institution.

The institution must therefore conduct further investigation, ask additional questions, obtain further justification, document the findings of this investigation and, if necessary, submit a report of an unusual transaction. The role of a Wwft institution is to determine the unusual nature of the transaction. It is not

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<sup>1</sup> This document is a continuation of the versions dated 1 April 2011, 15 July 2014 and 24 October 2018.

<sup>2</sup> The fact that a particular example is not included in this guideline cannot be taken to mean that the transaction is not or cannot be unusual.

<sup>3</sup> Examples of money laundering typologies can be found on the [FIU-NL](#) website and the [AMLC](#) website (Dutch only).

<sup>4</sup> See, for example, ECLI:NL:RBAMS:2019:8873 and ECLI:NL:RBROT:2023:12466.

the role of a Wwft institution to conduct an in-depth investigation to gain complete clarity about (all) transactions. The purpose of reporting an unusual transaction to the FIU-NL is for that organisation to determine whether a (criminal) investigation is necessary.<sup>5</sup>

The reporting obligation does not require the institution to carry out its own investigative work. Due to its confidentiality obligation, an institution may not report lightly. If there are signs that a transaction is unusual, the institution may first conduct some investigation itself. However, it does not need to provide conclusive proof that money laundering or terrorist financing has occurred. If there are sufficiently serious indicators, reporting is required.

The examples are divided into 11 factors. The factors under letters A up to and including G apply to all professional groups supervised by the BFT. The factors under letters H up to and including K relate to the activities of specific professional groups.

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## A Factors related to countries and territories

- Parties, their representatives, the UBO or others involved are resident or established in countries or territories:
  - that do not (or not adequately) comply with the FATF recommendations<sup>6</sup>; or
  - countries where organisations designated as terrorist are active.<sup>7</sup>
- Parties, their representatives, the UBOs or others involved are named on the [Dutch](#), [European](#) and [UN](#) sanctions lists.

## B Factors related to the customer

- Issues with identifying the customer, such as:
  - the customer is suspected of using a false name;
  - it is problematic to establish the customer's identity;
  - it is problematic to establish the identity of the UBO; and/or
  - the customer is attempting to avoid a personal meeting without reason.

<sup>5</sup> See ECLI:NL:RBAMS:2022:7570.

<sup>6</sup> For the countries, refer to the 'Specific Guideline on Compliance with the Money Laundering and Terrorist Financing (Prevention) Act' and the [FATF website](#).

<sup>7</sup> <https://www.nctv.nl/onderwerpen/kennisbank-terroristische-organisaties> (Dutch only).

2. Persons who do not hold an officially registered position in the Commercial Register nevertheless effectively are in charge.
3. Use of intermediaries (whether known or unknown) or the relationship between the intermediary and the customer is unclear.
4. Attempts are made to conceal the true party behind the transaction. For example, the customer uses the services of a straw man or puppet.<sup>8</sup>
5. Deviations from the regular address, such as:
  - a. the correspondence address differs from the regular address;
  - b. the customer wishes to receive correspondence intended for them at an irregular address;
  - c. absence of a regular address for the customer or entities they use;
  - d. the use of multi-tenant commercial buildings; and/or
  - e. the use of addresses where many companies are registered.
6. Customer
  - a. is known to have criminal convictions (criminal record); and/or
  - b. is suspected to be involved in criminal activities.

### **C Factors regarding the relationship between the institution and the customer**

1. Particulars when entering into the customer relationship, such as:
  - a. the customer appears to have changed advisers several times in quick succession;
  - b. a relationship between the customer and a previous adviser appears to have been refused or terminated;
  - c. the customer's history shows gaps.  
Example: no information or documentation on previous transactions or business activities.
2. Uncertainty about the nature of the service, such as:
  - a. the customer provides an unclear or vague description of its business activities;
  - b. the customer is secretive or evasive about the purpose of the transaction;
  - c. the services the customer requests do not fit the institution's usual pattern;
  - d. the usual reasons for engaging the institution seem to be absent;
  - e. the institution has no or insufficient experience or expertise in carrying out the transaction/customer's requested services.
3. The customer is willing to pay a fee for the institution's services that is significantly higher than what is usual.
4. The customer is reluctant to provide information, gives incorrect information or even refuses to provide information necessary for the transaction/services in question.

### **D Factors related to the provision of services or assignment after entering into the relationship**

1. The customer is involved in – either one-off or recurring – transactions that are unusual because they do not fit the normal business or professional activities of the customer.

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<sup>8</sup> A straw man or puppet is a person acting under their own name, but as a tool of another and not acting for themselves. They are often a person with financial problems who cooperates in a particular transaction in return for payment, thereby preventing any recourse.

2. Transactions that are unusual due to their size, nature, frequency or execution, such as:
  - a. the background and purpose of complex or unusually large transactions are unclear;
  - b. there are transactions with an unusual pattern;
  - c. there are transactions with no clear economic or legitimate purpose;
  - d. the same parties appear multiple times in different transactions over a short period;
  - e. an asset is traded multiple times in a short period;
  - f. transactions with a foreseeable loss; and/or
  - g. a suspicion of transactions that are not consistent with the Actio Pauliana<sup>9</sup>.
3. The customer, intermediary or third party is unwilling or only willing after pressure to provide the requested information, such as regarding the source of funds or origin of the assets.
4. Transactions with an unusual pattern, such as:
  - a. unusually early repayment of assets;
  - b. purchase (whether in cash or otherwise) of assets, quickly followed by loans with these assets as collateral; and/or
  - c. payments to or by third parties who ostensibly have no relationship with the customer.
5. Transactions that do not align with the customer's economic profile, such as:
  - a. transactions that do not align with the socio-economic profile or age of the natural person;
  - b. transactions that do not align with the economic profile of the business; and/or
  - c. unauthorised mixing of business and personal use.
6. Transactions potentially involving Trade-Based Money Laundering (TBML)<sup>10</sup>.  
Examples: over- and under-invoicing; over- and under-shipping; phantom shipping (i.e. not shipping anything but invoicing); multiple invoicing; incorrect description of goods/services; third-party payments.
7. Transactions potentially involving Service-Based Money Laundering (SBML).<sup>11</sup>  
Examples: invoices with descriptions of the underlying services that are difficult to measure or subjective (advisory services, consultancy, marketing, mediation, commission).
8. Transactions potentially involving environmental crime.<sup>12</sup>
9. Change of instructions to the institution, especially at the last moment before the execution of the transaction.
10. Director acts contrary to the rules or articles of association of the legal entity or fails to abide by agreements or arrangements.
11. The assignment relates, whether exclusively or partly, to the safekeeping of documents or other goods, or the holding in deposit of large sums of money.

<sup>9</sup> Specifically, transactions in the face of bankruptcy in which the debtor knowingly favours one creditor over others.

<sup>10</sup> TBML is the use or setting up of (national or international) trade structures to launder criminal money. Many manifestations of TBML involve a form of document fraud (source: AMLC).

The FATF released a [publication](#) with indicators for TBML in March 2021: 'Trade-Based Money Laundering Risk Indicators'.

<sup>11</sup> SBML is money laundering through service trading schemes.

<sup>12</sup> In July 2021, the FATF released a publication focusing on environmental crime: 'Money Laundering from Environmental Crime'.

## E Factors related to financial transactions

1. The customer prefers assets that leave no trace, such as:
  - a. cash<sup>13</sup>;
  - b. cryptocurrency (Bitcoin or similar means of payment); and/or
  - c. bearer paper and policies.
2. Purchases or sales at prices significantly different from market prices<sup>14</sup>.
3. Payment traffic shows an unusual pattern, such as:
  - a. the funds available to the customer come from unclear sources;
  - b. the sources indicated by the customer are unlikely or inadequately documented;
  - c. large cash deposits or cash withdrawals;
  - d. large single payments from abroad;
  - e. unusual foreign exchange transactions against cash, bearer cheques, bearer papers or for money transfers; and/or
  - f. large credit entries to bank accounts followed by large withdrawals of almost the same amounts ('round-tripping' of money), which creates a money laundering suspicion.<sup>15</sup>
4. Payments made for the benefit of or by (unknown) third parties, such as:
  - a. the institution receives funds from the customer with a request to transfer these funds to a third party, while there are no supporting documents verified by the institution that legitimise the transfer;
  - b. payment through an (unknown) third party or transfer of funds if the identity of the account holder, the person entitled to the account and/or the prospective investor (for whose benefit the funds are transferred) is not the same; and/or
  - c. after receiving the funds, the transaction is aborted and the institution is requested to transfer funds to a person other than the person who transferred the funds.
5. Managing funds (banking) for the customer without underlying services.
6. Predicting unrealistically high returns to investors.  
Examples: Ponzi fraud, pyramid scheme or multi-level marketing<sup>16</sup>.
7. Financing or payment through multiple accounts (whether foreign or domestic) without a plausible explanation.
8. Unusual transactions related to loans, such as:
  - a. repayment of (all or part of) the principal of a loan well before the repayment date;
  - b. loan agreements with very short principal repayment terms;
  - c. loan agreements without collateral and/or with terms that differ from standard market conditions;
  - d. loan for which collateral is obtained from a foreign (legal or natural) person, in which the relationship with the customer is not clear;

<sup>13</sup> An additional concern here is customers using large denominations (ECLI:NL:RBROT:2023:12466 and ECLI:NL:GHSHE:2022:3944). In ECLI:NL:GHSHE:2022:3944, it is stated: "denominations of 100 euros, 200 euros and 500 euros [are] rarely used [...] in regular Dutch payment transactions".

<sup>14</sup> This includes the WOZ value (Assessment according to the Valuation of Immovable Property Act (*Wet Waardering Onroerende Zaken*, or WOZ)). Significantly means: at least 25% or more. In the case of a sale at an excessively low purchase price, there is a risk of under-the-table (cash) payments, which could facilitate money laundering.

<sup>15</sup> See also ECLI:NL:RBAMS:2024:1951.

<sup>16</sup> In Ponzi fraud, the organiser uses the contributions of new participants to pay out the profits of previous participants. In a pyramid scheme, the participants themselves must bring in new recruits. Multi-level marketing is a sales method by which the buyer of a product starts selling this product himself, receiving a bonus or a percentage of the turnover ([kansspelautoriteit.nl](https://kansspelautoriteit.nl)).

- e. the absence of written loan agreements; and/or
  - f. deliberately not repaying the loan.
9. Unusual transactions related to terrorist financing, such as:
- a. donations to organisations with an extremist character;
  - b. money transfers to conflict zones;
  - c. organisations using underground banking<sup>17</sup>; and/or
  - d. small donations abroad (particularly with regard to the destination of funds for terrorist financing).<sup>18</sup>

## F Factors related to legal entities and structures

1. The customer wishes to establish several legal entities or companies for the benefit of themselves or another person in a short period of time, without there being or appearing to be any legitimate tax, legal or commercial reasons to do so.
2. The customer wishes – without an explanation acceptable to the institution or a legitimate or economic reason – to establish or use:
  - a. one or more intermediary, foreign or acquired legal entities or companies.
  - b. structures in different jurisdictions, while there is no clear link between those jurisdictions on the one hand and the customer or the transaction on the other;
  - c. a legal entity or company with an (actual or intended) questionable purpose or a purpose statement that does not appear to be related to its normal business or other activities;
  - d. a legal entity or company with an objects clause for the implementation of which a licence is required, while the customer has no intention of obtaining such a licence; and/or
  - e. legal entities or companies whose control structure is not transparent or whose character or set-up is suitable to conceal the identity of the underlying stakeholder.  
Example: foundations, bearer shares, trusts, foreign legal entities.
3. Frequent change of legal structures and/or frequent change of directors of legal entities or companies.
4. There is a complex legal structure that seems to serve no real purpose, such as:
  - a. the use of shell companies. The following seven behaviours are often associated with shell company abuse<sup>19</sup>:
    - exceptional board positions;
    - mass registration of companies;
    - taking advantage of differences between jurisdictions;
    - circular changing ownership;
    - large age difference between key persons (directors);
    - dormant company (no operations);
    - there are financial deviations;
  - b. use of nominee directors<sup>20</sup> or nominee shareholders<sup>21</sup>.

<sup>17</sup> Underground banking is the movement or exchange of amounts of money or other valuable assets outside the formal, government-defined and regulated financial system. Hawala banking is a form of underground banking. Hawala banking involves currency trading and settlement systems with its own cash pool.

<sup>18</sup> For additional information, see the [report](#) released by the FATF in October 2023 entitled 'Crowdfunding for Terrorism Financing'.

<sup>19</sup> See also: 'Looking inside the shell' (Moody's Analytics).

<sup>20</sup> The nominee director is the director in title only, which is offered by professional parties in many offshore areas. In the Netherlands, this service is offered by trust companies.

See *De offshore wereld ontmaskerd* (The offshore world exposed), T.J. van Koningsveld, pages 38-39.

<sup>21</sup> The nominee shareholder holds the shares of a company on behalf of another person, namely the customer, who commissioned it.

See *De offshore wereld ontmaskerd* (The offshore world exposed), T.J. van Koningsveld, pages 39-40.



5. Remaining in incorporation of legal entities or companies for a long time.

## **G Factors related to immovable property and other property subject to registration**

1. Transactions concerning property subject to registration with financing:
  - a. by means of a (mortgage or other) loan in which the amount differs significantly (upwards or downwards) from the purchase price;
  - b. in which no underlying loan agreement is available;
  - c. in which non-standard, non-market-compliant loan conditions are applied.  
Examples: interest rate, repayment term and provision of security;
  - d. involving (mortgage or other) financing by a non-financial institution that has no (economic or other) link or business relationship with the buyer;
  - e. in which multiple mortgages have been or will be established on the same collateral.
2. Transactions without financing or from own resources in which the origin of the funds or source of funds is unclear.
3. Property subject to registration traded multiple times over a short period with unusually high profit margins.
4. The customer purchases several properties for own occupation within a short period.
5. Transactions involving a property subject to registration to, from or via residents or entities of a third high-risk country or of countries designated by the BFT in its Specific Guideline as having a higher risk of money laundering and/or terrorist financing.
6. Share transactions involving property companies<sup>22</sup> whose value is difficult to determine.
7. Transaction in which customer acts 'for themselves or a specified principal', in particular when a third party is designated as principal.
8. Package purchases ('baskets'): purchases of multiple properties for one price in which the value of each property cannot be properly determined.

**In addition to the general examples that apply to all institutions, a number of specific examples are provided below for certain categories of institutions.**

## **H Factors for other legal advisers**

1. There are reasons to doubt the origin of or the title under which funds are made available to companies.
2. The customer or intermediary is unwilling, or only willing under strong pressure, to provide information about the origin or legal basis of the funds.

## **Purchase or sale of property subject to registration**

3. Property transactions in which:
  - a. a legal adviser is asked to draft a promissory note in which the seller lends part of the purchase price to the buyer;

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<sup>22</sup> Property companies are companies whose assets consist wholly or mainly of immovable property.

- b. a foreign company acts as the mortgagee and it is unclear to the legal adviser what the origin of the financing or the source of the funds is;
  - c. the financing is (partly or fully) arranged through crowdfunding and it is unclear to the legal adviser what the origin of the financing or the source of the funds is;
  - d. the purchase price has been settled or offset directly between the buyer and the seller; and/or
  - e. the buyer remains indebted to the seller for the purchase price.
4. ABC transactions involve:
- a. AC agreements;
  - b. a BC purchase agreement concluded prior to the AB agreement; and/or
  - c. an unexplained increase in value between the AB and BC transactions.

#### **Formation or management of companies, legal entities or similar bodies**

5. Share transactions in which:
- a. a legal adviser is asked to draft a promissory note in which the seller lends part of the purchase price to the buyer;
  - b. the purchase price has been paid directly by the buyer to the seller, in circumstances where such direct payment would not normally be expected.

#### **I Factors for civil-law notaries**

1. The customer may be a straw man or puppet<sup>23</sup>.
2. There is a suspicion of mortgage fraud, as the customer consistently uses the same valuer, financier, mortgage adviser and/or structural inspection firm.
3. Use of presumably false records.
4. The customer or intermediary prefers to have everything handled, as much as possible, by power of attorney.
5. Receiving or disbursing funds to third parties without a legitimate reason for the involvement of the civil-law notary. In such cases, the transactions may appear to be legitimate, as the funds originate from a civil-law notary's account.
6. There are reasons to doubt the origin of or the title under which funds are made available to companies. The customer or intermediary is unwilling, or only willing under strong pressure, to provide information about the origin or legal basis of the funds.

#### **Purchase or sale of property subject to registration**

7. Property transactions in which:
- a. the purchase price or deposit is financed by a party other than the customer/mortgage lender;
  - b. a foreign company acts as mortgagee and it is unclear to the civil-law notary what the source of the financing or the source of the funds is;
  - c. the financing is (fully or partly) arranged through crowdfunding and the civil-law notary is unable to determine the origin of the financing or the source of the funds;

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<sup>23</sup> A straw man or puppet is a person acting under their own name, but as a tool of another and not acting for themselves. They are often a person with financial problems who cooperates in a particular transaction in return for payment, thereby preventing any recourse.

- d. the immovable property is sold in the condition in which it will later be delivered, while renovation or refurbishment has not yet taken place and the purchase agreement makes no mention of such renovation/refurbishment;
  - e. the buyer remains partly or fully indebted for the purchase price, with or without the seller acting as mortgagee; and/or
  - f. the purchase price has been settled or offset directly between the buyer and the seller.
8. ABC transactions involve:
- a. AC agreements;
  - b. a BC purchase agreement concluded prior to the AB agreement;
  - c. an unexplained increase in value between the AB and BC transactions;
  - d. seller B appearing to arrange everything for buyer C; and/or
  - e. buyer C not being required to pay a deposit in connection with the acquisition of immovable property.
9. The valuation report contains data that does not reflect the actual state of affairs.
10. The purpose of the valuation report does not match the purpose of the transaction.  
Example: the valuation report was prepared for the purpose of obtaining bridging finance, but is used for the transfer instead.

#### **Formation or management of companies, legal entities or similar bodies**

11. Share transactions in which:
- a. a civil-law notary is asked to draw up a promissory note in which the seller lends part of the purchase price to the buyer;
  - b. the buyer remains partly or fully indebted for the purchase price;
  - c. the purchase price has been settled or offset directly between the buyer and the seller, in circumstances where such direct payment would not normally be expected.
12. Transactions involving foundations, such as:
- a. establishing foundations with religious, idealistic or unclear purposes;
  - b. establishing a foundation just after the start of an (armed or other) conflict in the region where the foundation will be active;
  - c. the purchase and delivery of a property subject to registration for use by a religious or idealistic foundation; and/or
  - d. a share transaction in which a religious or idealistic foundation acquires the shares of a property company.

#### **J Factors for tax consultants, external auditors, administrative offices**

1. Business activities of the customer raise questions, such as:
- a. the customer's location does not suit the business activities and items/services offered;
  - b. the location of business activities is remarkable compared to other companies in the same industry;
  - c. the company is located in a location where many direct competitors are located nearby;
  - d. the customer/entrepreneur has multiple similar businesses situated near one another, leading to a situation in which they are (essentially) competing with themselves.
  - e. there are no or few business activities;
  - f. business activities are growing remarkably fast compared to other companies in the same industry;

- g. funds – e.g. grants or healthcare funds<sup>24</sup> – are spent for a purpose other than that for which they are intended;
  - h. the customer operates in an industry where many rogue companies are known to operate;
  - i. the customer has no (or no active) website and/or facade advertising;
  - j. the customer cannot be reached (by phone or otherwise);
  - k. the customer has remarkably high or remarkably low staffing levels; and/or
  - l. the customer prefers cash and/or pinning is not possible.
2. The transaction exhibits one or more of the following characteristics:
    - a. it results in an outcome that is clearly higher or lower than could reasonably be expected;
    - b. it generates an unusually high return compared to similar businesses in the industry in which the customer operates, particularly if a significant portion of the revenue consists of cash sales; and/or
    - c. it involves a customer and is conducted under terms that are clearly less favourable than could reasonably be expected.
  3. There is an unexplained discrepancy between the flow of funds and the flow of goods, such as:
    - a. unusually high revenues and/or profits, without a clear link to specific activities;
    - b. payments made without an invoice;
    - c. payments made without a written agreement;
    - d. large incoming transfers to bank accounts, followed by similarly large outgoing transfers – indicating potential ‘round tripping’ of money<sup>25</sup>;
    - e. sales to third parties without any purchases in return;
    - f. unauthorised mixing of funds or goods between different entities or companies of the customer;
    - g. the reported turnover is disproportionate to the assets, inventory and/or purchases used; and/or
    - h. indications that the reported turnover comes from unknown or criminal sources.
  4. An invoice is involved:
    - a. that is suspected to be false. This also includes invoices that meet formal requirements but are not based on an actual consideration; and/or
    - b. on which VAT has wrongly not been charged.
  5. Cash payments are involved:
    - a. resulting in a negative cash balance;
    - b. in which the opening and closing cash balances for the year do not reconcile with the cash book;
    - c. in which cash is deposited despite an already high administrative cash balance; and/or
    - d. in which the origin of the funds or the source of the cash expenditure cannot be established.
  6. Payments in which funds originating from abroad are transferred directly via the Netherlands to a bank account in another country.
  7. Loans are involved:
    - a. in which the origin of the money or the source of the funds is unclear;
    - b. in which no underlying loan agreement is available;
    - c. in which non-standard, non-market-compliant loan conditions are applied.  
Examples: interest rate, repayment term and provision of security;
    - d. involving (mortgage or other) financing by a non-financial institution that has no economic or business relationship with the customer; and/or

<sup>24</sup> In December 2020, the Care Fraud Information Hub (IKZ) released the [report](#) *Verwevenheid zorg & criminaliteit* (Intertwining of healthcare and crime) (Dutch only).

<sup>25</sup> ECLI:NL:RBAMS:2024:1951

- e. in which the loan appears unnecessary in view of the customer's financial position.
- 8. There is a suspicion of corruption, such as:
  - a. (commission or other) payments that appear excessively high in relation to the services provided;
  - b. the receipt or payment of bribes or kickbacks; and/or
  - c. payments for unspecified services or loans to advisers, related parties, employees or government officials.
- 9. The actual presentation of the financial statements does not correspond to the underlying documents due to:
  - a. unauthorised transactions or incorrectly recorded transactions;
  - b. administrative systems that, by design or intention, do not provide an adequate ability to track transactions or provide sufficient evidence;
  - c. the wrongful failure to use (legally) prescribed financial statement models; and/or
  - d. incorrect or incomplete disclosures in the financial statements.
- 10. Failure to comply with statutory obligations relating to the financial statements, such as:
  - a. the obligation to publish the financial statements; and/or
  - b. the requirement to obtain an auditor's opinion for a customer subject to a statutory audit.

## **K Factors for payroll administration offices**

- 1. Transactions that are unusual due to their size, nature, frequency or execution, such as:
  - a. customers receiving (cash) reimbursements for personnel costs incurred.  
Example: during the salary payment period, a customer receives a (cash) deposit in their bank account equal (or approximately equal) to the net salary and social security contributions;
  - b. a suspicion of improper use of employer's statements.  
Examples: short employment periods (often a minimum of three months) during which an employer's statement is issued; issuance of an employer's statement during a period of temporary salary increase or increased working hours;
  - c. a suspicion of a 'ghost employee': a person recorded as an employee in the payroll system but who does not actually perform any work;
  - d. a suspicion that working hours have been inflated on paper to justify a higher salary, while those hours are not actually worked;
  - e. the use of payslips of 'employees' who have left the company or retired to conceal that the salary is actually intended for someone else;
  - f. a suspicion of a disproportionate salary.  
Example: an employee who (on paper) earns more than executive staff; and/or
  - g. (systematic) failure to remit payroll tax, social security contributions and pension premiums.
- 2. There is suspicion of labour exploitation due to:
  - a. systematically long working hours being required;
  - b. employees being underpaid or not paid, or payments are delayed;
  - c. employees having to repay a high debt to the employer for, for example, travel costs to the Netherlands, employment agency fees and housing;
  - d. the employment agency/employer also arranging housing, transport, health insurance, etc.;
  - e. net wages not being paid into a bank account in the employee's name; and/or
  - f. multiple employees of the customer residing at or registered at the same address (in a home, business premises or campsite).

**Utrecht, 24 October 2024**

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