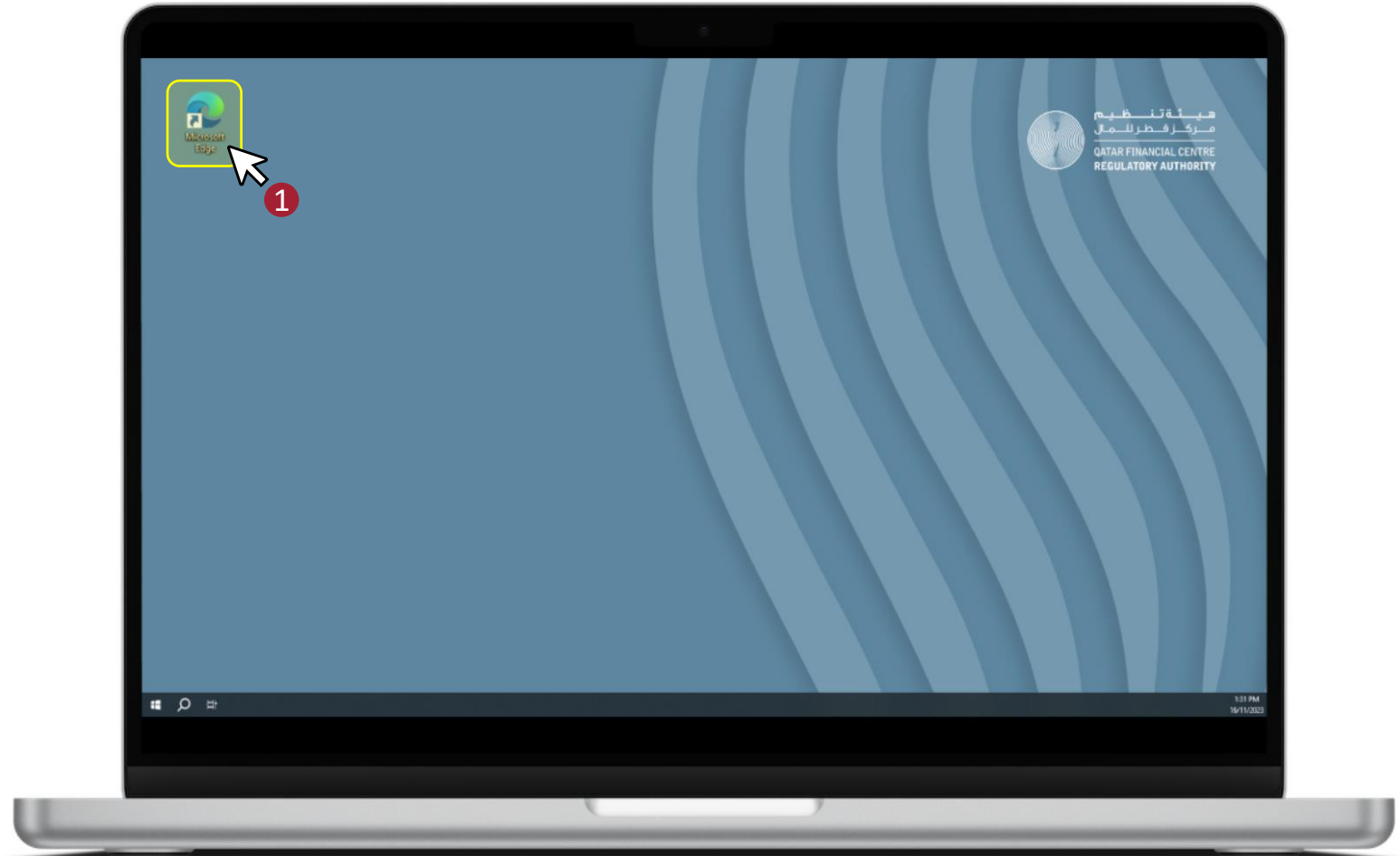
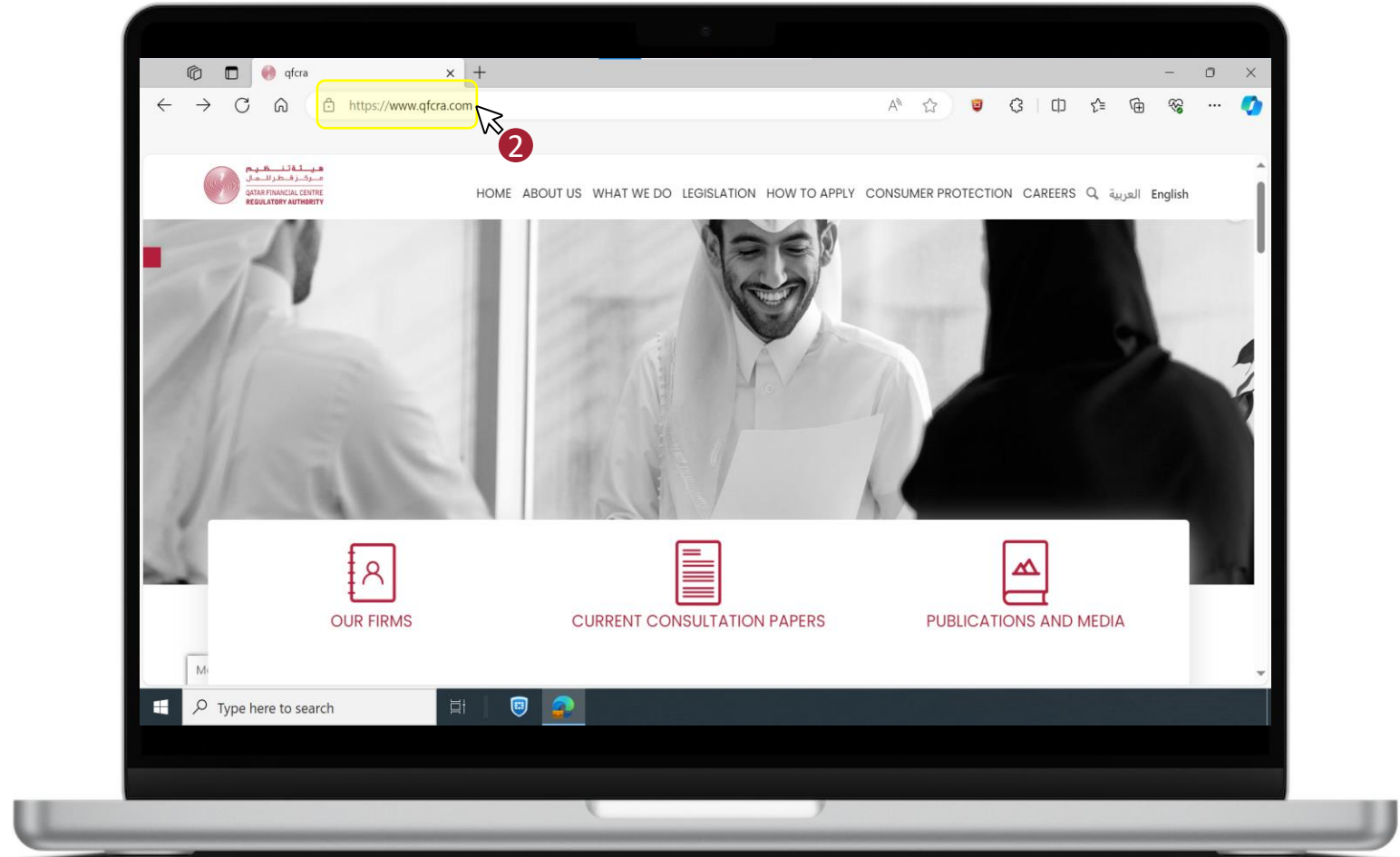


Accessing the Form Q27 AML/CFT Return

1. Open your web browser



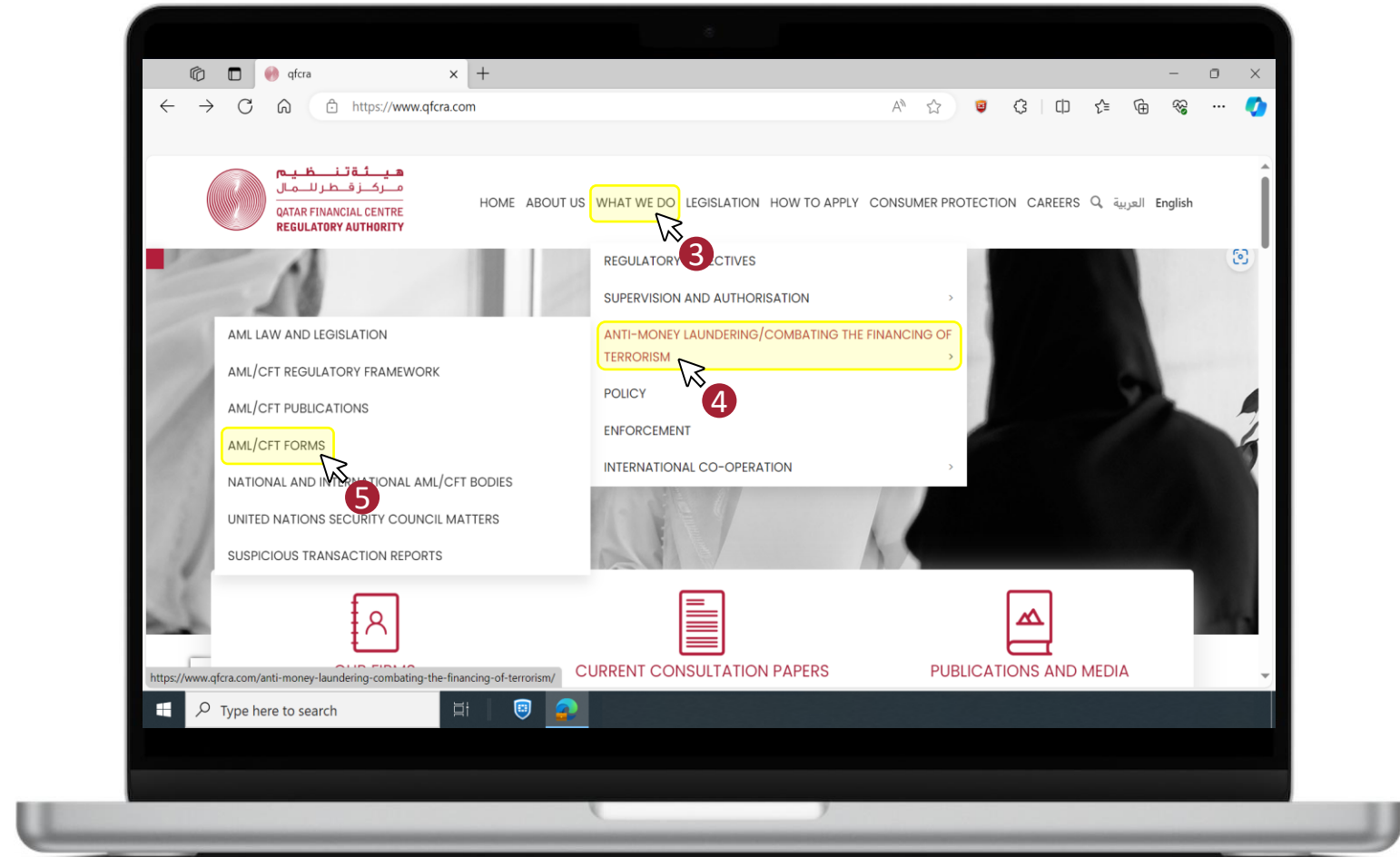
2. Go to www.qfcra.com



3. Go to **WHAT WE DO**

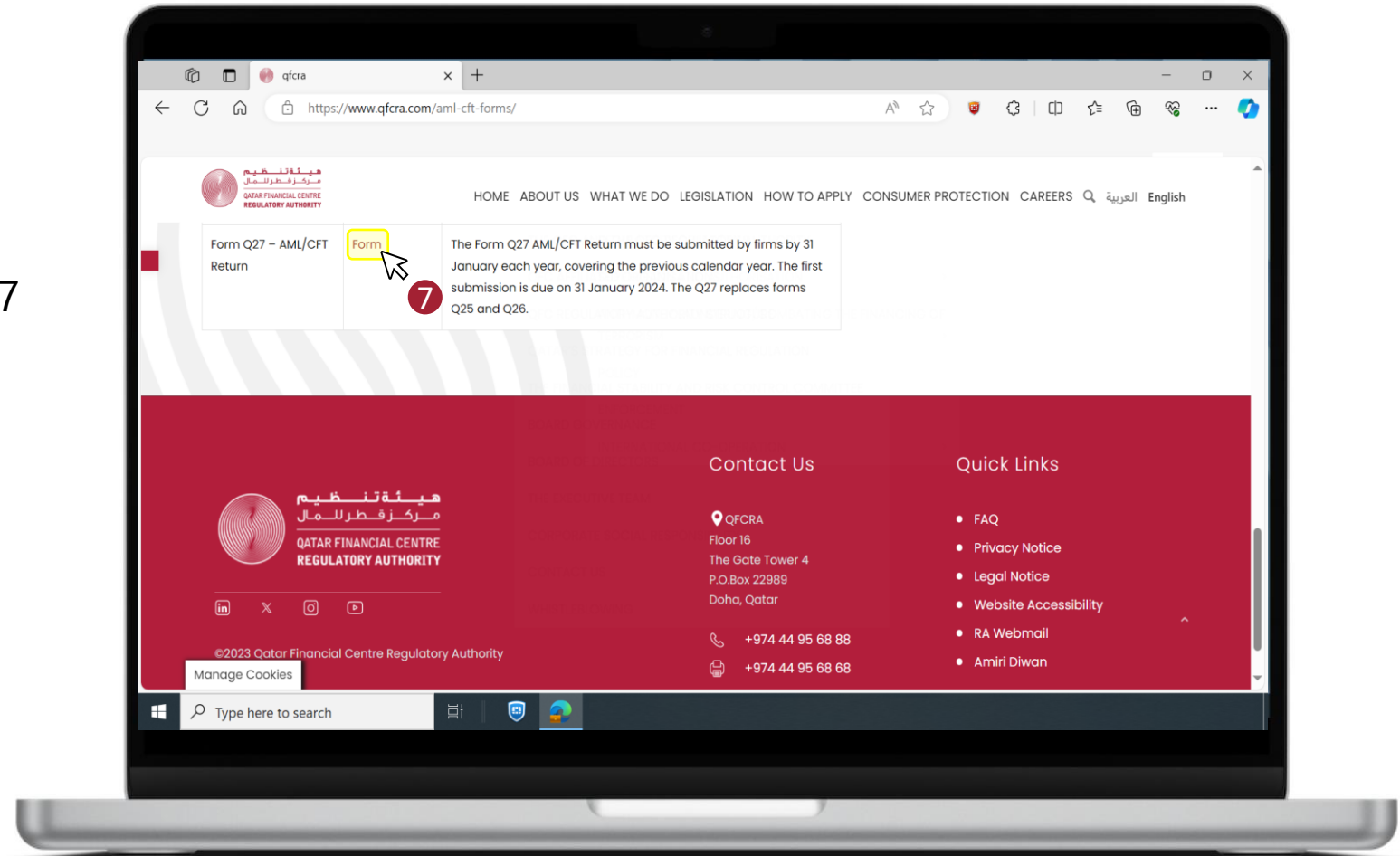
4. Select
**ANTI-MONEY
LAUNDERING/
COMBATING THE
FINANCING OF
TERRORISM**

5. Select **AML/CFT FORMS**



6. Scroll down to end of the page to find Form Q27

7. Click **Form**



8. Click **Excel Version**

The screenshot shows a web browser displaying the Qatar Financial Centre Regulatory Authority website. The page is titled "QFC Form 27 — AML/CFT Return" and is located at the URL <https://qfcra-en.thomsonreuters.com/rulebook/qfc-form-27-amlcft-return>. The page features a navigation menu with options like "QFC Authority", "QFC Regulatory Authority", "QFCA Contacts", and "QFCRA Contacts". A sidebar on the left lists "Qatar Financial Centre Legislation: Contents" with a tree view showing "QFC Forms" and "AML/CFT Forms". The main content area displays "QFC Form 27 — AML/CFT Return" with a table of available formats. A yellow box highlights the "Excel Version" link, and a mouse cursor is pointing at it.

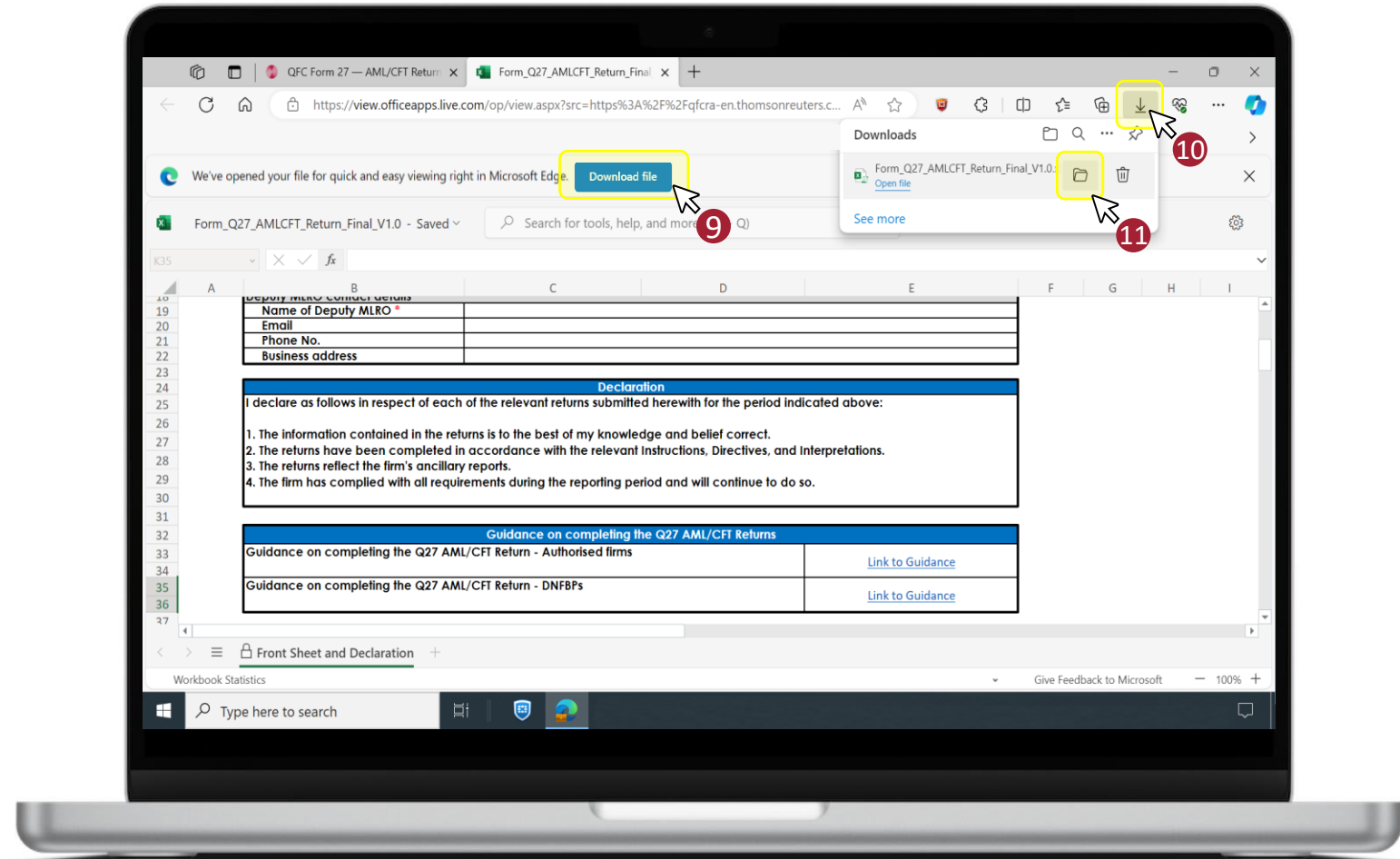
Number	Title	Format	Version
QFC Form 27	AML/CFT Return	Excel Version	October 2023

9. Click **Download File**

10. Go to your Downloads

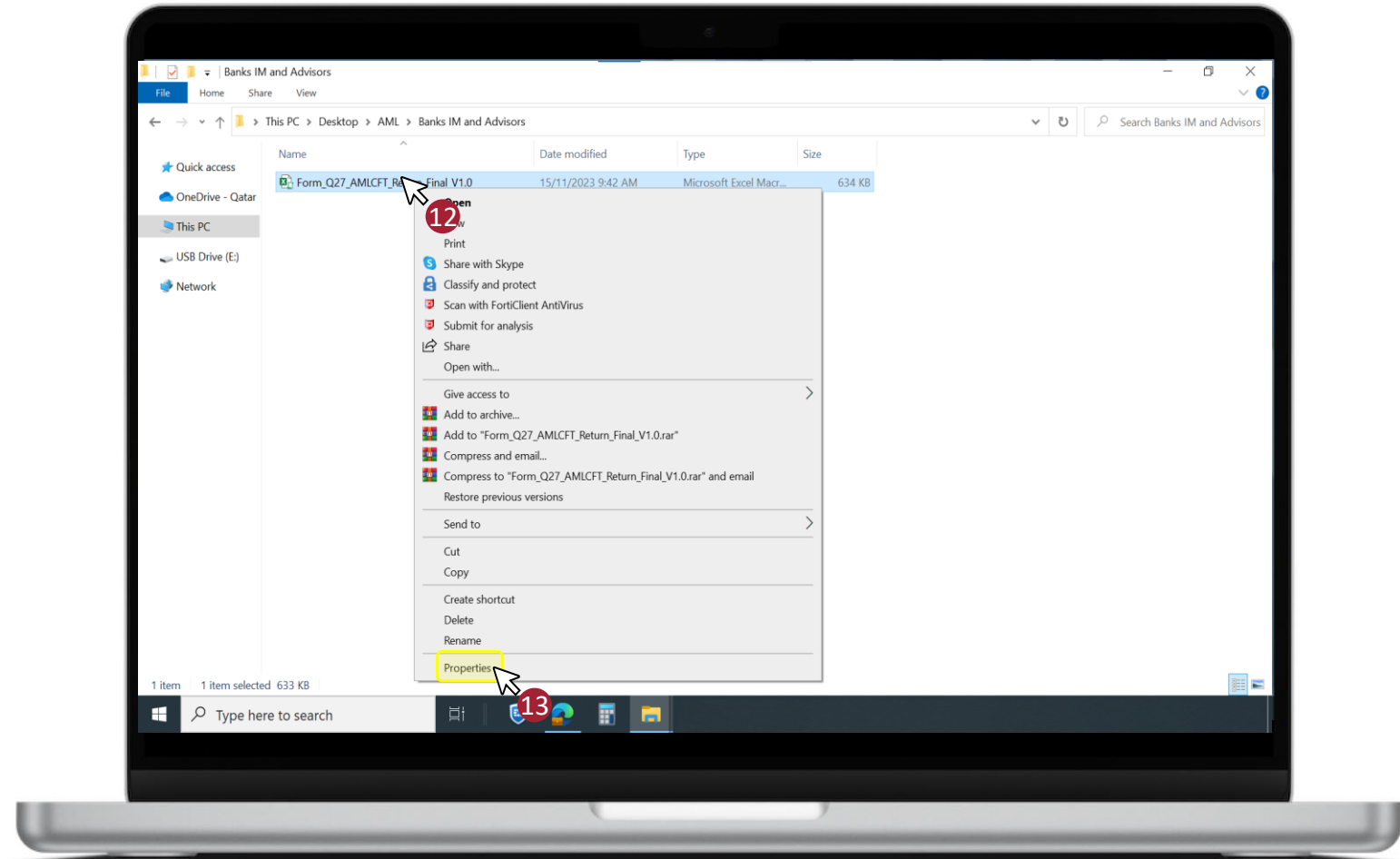


11. Open file location of saved Form Q27

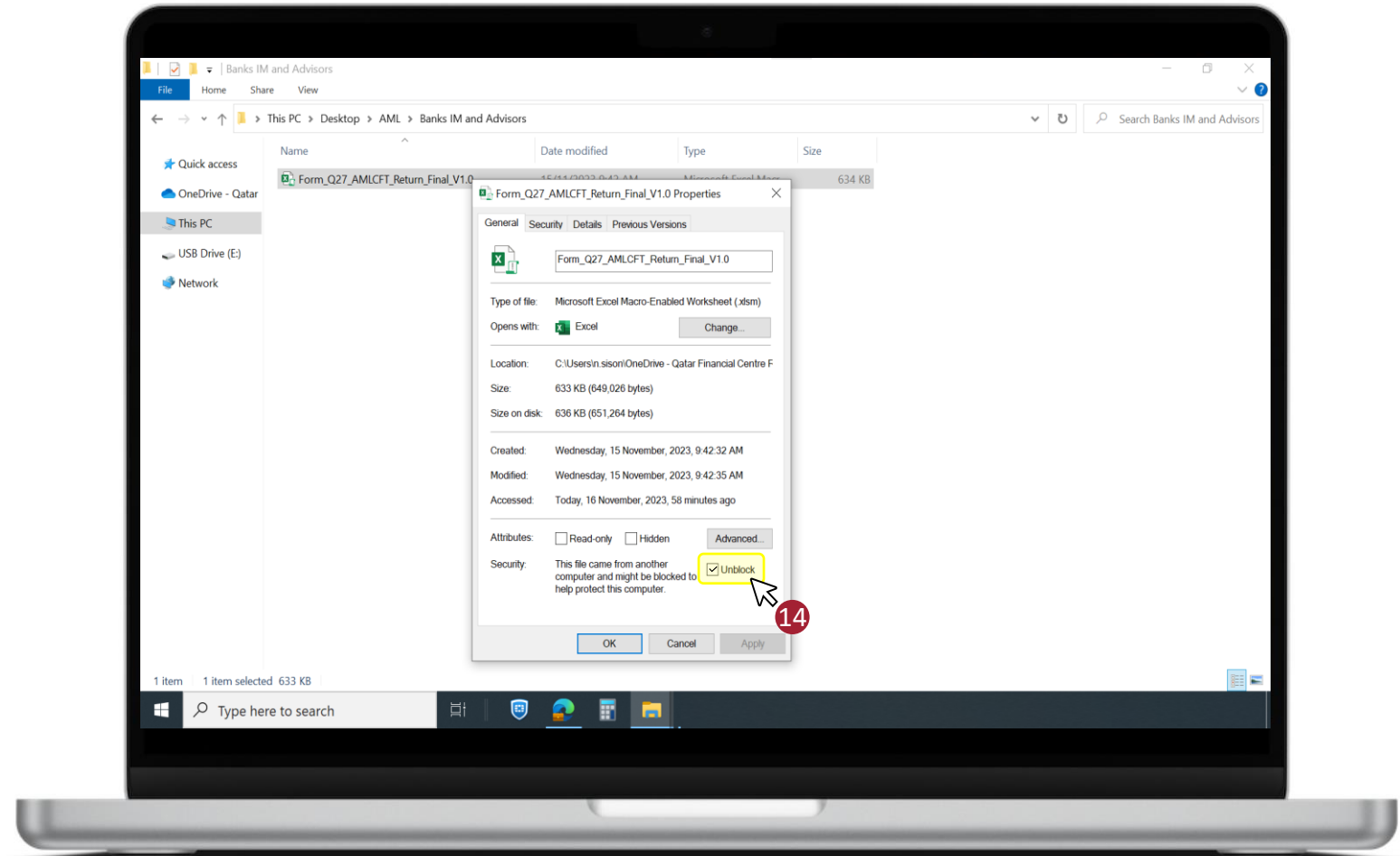


12. Right click on the
downloaded file

13. Click **Properties**



14. Click **Unlock**



Opening the Q27 and creating the required sheets

Opening the Q27 and creating the required sheets

1. Click **Enable Content**
2. Fill out the front sheet
3. The responses to the questions highlighted in yellow will create all the required sheets in the Q27, according to the nature of the firm's business

AutoSave On Form_Q27_AMLCFT_Return_Final_V1.0 External • Saved Search Shaun Williamson

File Home Insert Page Layout Formulas Data Review View Automate Help Acrobat

SECURITY WARNING Macros have been disabled. Enable Content

E35 Link to Guidance 1

Form Q27 - AML/CFT Return

Firm Details

Firm Name *	
QFC Number *	
Legal Status	
Firm Type *	Nature of Business *
Reporting Frequency	Annual
Reporting Period Start Date *	Reporting Period End Date *
Did the firm file any STRs during the reporting period *	
MLRO contact details	
Name of MLRO *	
Country of residence of MLRO *	
Email	
Phone No.	
Business address	
Deputy MLRO contact details	
Name of Deputy MLRO *	
Email	
Phone No.	
Business address	

Declaration

I declare as follows in respect of each of the relevant returns submitted herewith for the period indicated above:

1. The information contained in the returns is to the best of my knowledge and belief correct.

Front Sheet and Declaration

Ready External Accessibility: Investigate

Type here to search

Opening the Q27 and creating the required sheets

4. Fill out all the sheets

AutoSave On Form_Q27_AMLCFT_Return_Final_V1.0 External • Saved Search Shaune Williamson

File Home Insert Page Layout Formulas Data Review View Automate Help Acrobat Comments Share

C14 Afghanistan

Form Q27 - AML/CFT Return

Firm Details

Firm Name *			
QFC Number *			
Legal Status			
Firm Type *	Authorised	Nature of Business *	Bank
Reporting Frequency	Annual		
Reporting Period Start Date *		Reporting Period End Date *	
Did the firm file any STRs during the reporting period *	Yes		

MLRO contact details

Name of MLRO *	
Country of residence of MLRO *	Afghanistan
Email	
Phone No.	
Business address	

Deputy MLRO contact details

Name of Deputy MLRO *	
Email	
Phone No.	
Business address	

Declaration

I declare as follows in respect of each of the relevant returns submitted herewith for the period indicated above:

1. The information contained in the returns is to the best of my knowledge and belief correct.
2. The returns have been completed in accordance with the relevant Instructions, Directives, and Interpretations.
3. The returns reflect the firm's ancillary reports.
4. The firm has complied with all requirements during the reporting period and will continue to do so.

Guidance on completing the Q27 AML/CFT Returns

Guidance on completing the Q27 AML/CFT Return - Authorised firms	Link to Guidance
--	----------------------------------

Front Sheet and Declaration Products - FI Customers - FI Accounts - FI Transactions - FI AML Return - FI Jurisdictions STRs General - FI Non-residen...

Ready External Accessibility: Investigate 80%

How to use the Guidance

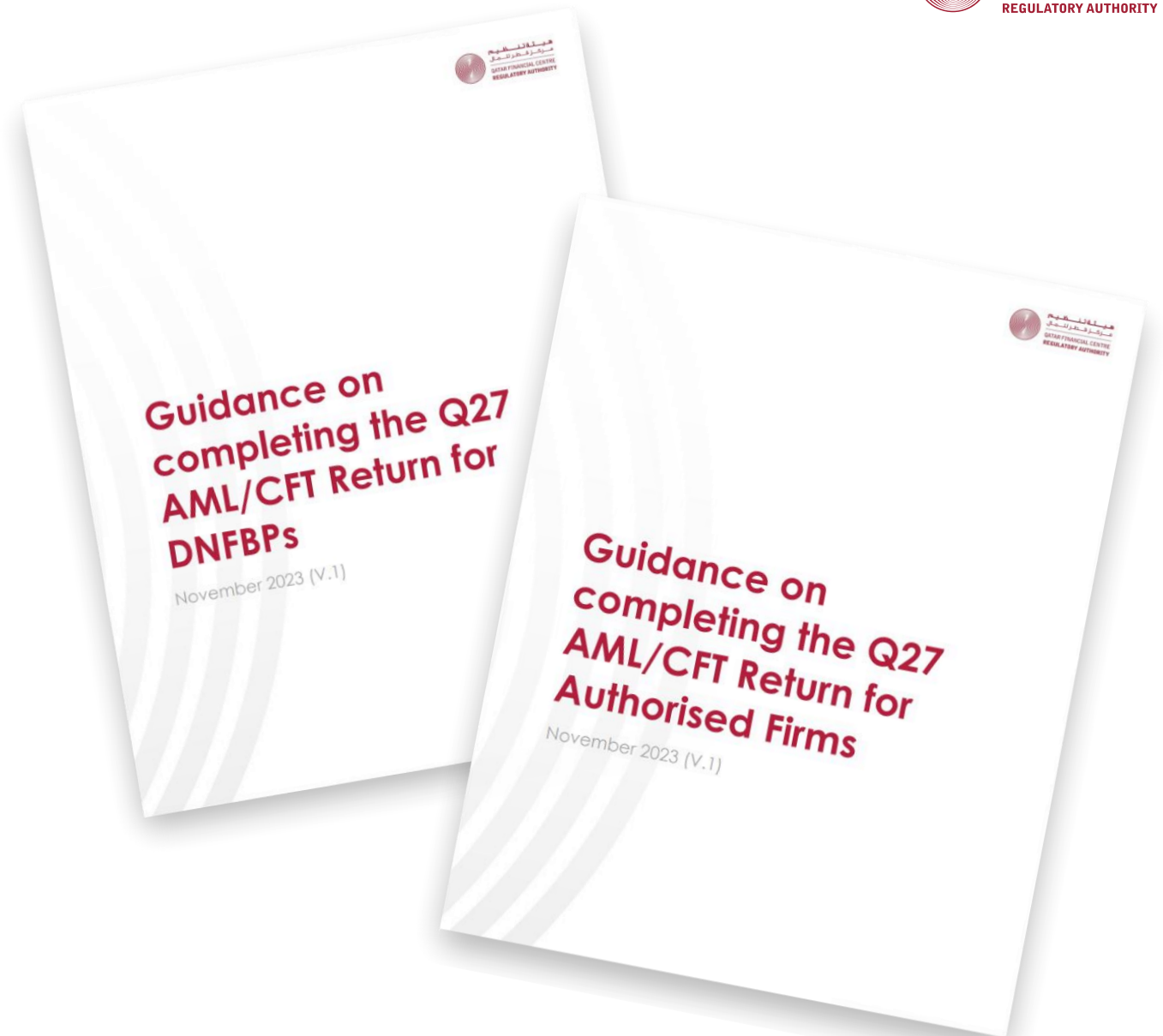
How to use the Guidance

To access, use the links at the bottom of the front page of the Q27 or go to www.qfcra.com/aml-cft-publications

Table of Contents are all hyperlinked to corresponding sections in the guidance

To go back to Contents:

- If viewing on Adobe Acrobat, press CTRL + Home
- If viewing on web browser, find the following button on left side corner



How to use the Guidance

1. Open the Guidance that applies to you
2. Scroll down to table of **Contents**
3. Highlighted in red are the **Introductory Sections** that are relevant to all natures of business

The screenshot shows a web browser window with a table of contents. The first seven items are highlighted in red:

- Structure of this guidance 4
- Background 4
- How to create a tailored Q27 according to the firm's type of business 5
 - Download the Q27 template, unblock and enable content 5
 - Complete the Front Sheet and Declaration to create a tailored Q27 depending on the firm's type of business 6
- General guidance for entering valid data 7
- How to submit the Q27 Return 7

The remaining items in the table of contents are:

- Links to guidance according to the nature of business 8
- Advisors – guidance on completing the required Q27 Sheets 9
 - Advisors – required sheets 9
 - Advisors – completing the Products – FI sheet 9
 - Advisors – completing the Customers – ADV sheet 10
 - Advisors – completing the AML Return – FI sheet 13
 - Advisors – completing the Jurisdictions sheet 14
 - Advisors – completing the STRs sheet 14
 - Advisors – completing the General sheet 16
 - Advisors – completing the Non-resident MLRO Sheet 16
- Banks and Investment Managers – guidance on completing the required Q27 Sheets 18
 - Banks and Investment Managers – required sheets 18
 - Banks and Investment Managers – completing the Products – FI sheet 18

How to use the Guidance

4. Click **Links to Guidance according to the nature of business**

The screenshot shows a web browser window displaying a document's table of contents. The browser's address bar shows the URL 'Guidance_on_completi...'. The document's table of contents is as follows:

Structure of this guidance	4
Background	4
How to create a tailored Q27 according to the firm's type of business	5
Download the Q27 template, unblock and enable content	5
Complete the Front Sheet and Declaration to create a tailored Q27 depending on the firm's type of business	6
General guidance for entering valid data	7
How to submit the Q27 Return	7
Links to guidance according to the nature of business	8
Advisors – guidance on completing the required Q27 Sheets	9
Advisors – required sheets	9
Advisors – completing the Products – FI sheet	9
Advisors – completing the Customers – ADV sheet	10
Advisors – completing the AML Return – FI sheet	13
Advisors – completing the Jurisdictions sheet	14
Advisors – completing the STRs sheet	14
Advisors – completing the General sheet	16
Advisors – completing the Non-resident MLRO Sheet	16
Banks and Investment Managers – guidance on completing the required Q27 Sheets	18
Banks and Investment Managers – required sheets	18
Banks and Investment Managers – completing the Products – FI sheet	18

How to use the Guidance

5. Click the **Guidance link** that applies to you

The screenshot shows a web browser window with a document titled "Guidance_on_completi...". The document content includes a list of items, with item 30 highlighted. Below item 30, there is a red box containing a list of guidance links. A mouse cursor is pointing at the bottom right corner of this red box. The browser interface includes a menu bar, a search bar, and a share button. The Windows taskbar is visible at the bottom of the screen.

30. One of the following Approved Individuals **must** electronically sign the declaration section of the Return:

- a. Senior Executive Function;
- b. Money Laundering Reporting Officer; or
- c. Compliance Oversight Officer.

Links to guidance according to the nature of business

- 31. [Guidance for Advisors](#)
- 32. [Guidance for Banks and Investment Managers](#)
- 33. [Guidance for Insurers](#)
- 34. [Guidance for Insurance Intermediaries](#)
- 35. [Guidance for Representative Offices](#)

Updated: November 2023 (V.1) 8

Helpful links in the Guidance

a. Click this link to view the ESS guide

The screenshot shows a web browser window with a document titled "Guidance_on_completi...". The document content includes a list of instructions for submitting the Q27 Return. Item 19 states: "The Q27 must be submitted via ESS. Here is a link to the ESS User Guide: [QFCRA Electronic Submission System User Guide.pdf](#)". The link is highlighted with a yellow box, and a red circle with the letter 'a' is placed next to it. A mouse cursor is pointing at the link. The browser interface includes a menu bar with "All tools", "Edit", "Convert", and "Sign", and a search bar with "Find text or tools". The Windows taskbar is visible at the bottom.

"N/A" for text cells.

i. If any data is inserted into a row, all cells in that row must be completed – cells cannot be left blank.

How to submit the Q27 Return

19. The Q27 must be submitted via ESS. Here is a link to the ESS User Guide: [QFCRA Electronic Submission System User Guide.pdf](#)
20. The link to submit the Q27 Return will be published in the firm's Reporting Schedule in ESS in early January of each year.
21. Commencing in 2024, a data validation process will take place when the firm uploads the Q27 to ESS. The firm will not be able to electronically sign the Q27 and proceed to final submission until the data validation process is completed, without errors.
22. The validation process has two parts: front-end validation and back-end validation.
23. Front-end validation checks the information on the Front Sheet and Declaration is valid, including that the firm's name on the Sheet is exactly

How to use the Guidance

- a. The taxonomy document may assist firms that wish to automate their Q27 process

Menu Home Guidance_on_completi... x + Create

All tools Edit Convert Sign Find text or tools Q | Save Print Share

هيئة تنظيم
مركز قطر للمال
QATAR FINANCIAL CENTRE
REGULATORY AUTHORITY

7. The taxonomy used for the Q27, data validation rules and the contents of all drop-down lists for all Sheets are available here:
https://eforms.afcra.com/PublishedFiles/DSD_AMLQ27_Texonomy_Authorised_V1.0.xlsx
- How to create a tailored Q27 according to the firm's type of business**
Download the Q27 template, unblock and enable content
8. A template Q27 is available from the regulatory submission page in the Electronic Submission System (ESS). Download the template form and save it on your computer using this format: FIRM NAME RETURN YEAR Q27 Return, e.g., XYZ Bank 2023 Q27 AML Return is the file name for the return submitted by XYZ Bank on 31 January 2024 covering the period 1 January to 31 December 2023.
9. The Q27 return is an Excel workbook with macros that create a tailored form

Type here to search

Validation Process

Front-end Validation Fail

- Upon uploading the filled out Q27 in ESS, a validation process will run.
- The first step involves front-end validation, which confirms the accuracy of information on the front sheet and checks for the inclusion of all required sheets.
- If front-end validation fails, firms will promptly receive a report in ESS.

Report Details

Report Name	2022 Annual Form Q27 AML/CFT Return	Due Date	31/Jan/2023
-------------	-------------------------------------	----------	-------------

FI- Fail_19112023_102253.xlsm
Select File
Upload File
Back To Schedule

Validation Summary :

✔ 4 of 6 checks completed.

✘ The Report provided failed to meet the upload requirements specified for the Return and was rejected by the system. Please refer to the "File Validation Result(s)" section displayed below for errors detected in the uploaded file.

File Validation:

- ✔ Check 1: Front Sheet and Declaration Form(s) Availability Check
- ✔ Check 2: Front Sheet and Declaration Form(s) Form Row Labels Comparison
- ✔ Check 3: Front Sheet and Declaration Form(s) Form Mandatory Data Check
- ✘ Check 4: Report Front Sheet and Declaration vs. Scheduled Submission Front Sheet and Declaration Comparison
 - ✘ Excel Worksheet Name: **Front Sheet and Declaration** a
 - ✘ Excel Cell Name: **C5** The value "ABC" specified for "Firm Name" in the file uploaded does not match with the value specified for the scheduled submission. b
 - ✘ Excel Cell Name: **C6** The value "00001" specified for "QFC Number " in the file uploaded does not match with the value specified for the scheduled submission.

a. Sheet name where error is b. Cells where errors are

Front-end Validation Pass

- This dialogue box indicates the successful completion of front-end validation.
- The system will proceed to initiate back-end validation.

Report Details

Report Name	2022 Annual Form Q27 AML/CFT Return	Due Date	31/Jan/2023
-------------	-------------------------------------	----------	-------------

Form_Q27_AMLCFT_Return_Final_V1.0 test

Success
Load File
Back To Schedule

Validation Summary :

- ✓ 6 of 6 checks completed.
- ✓ The file provided has met the upload requirements specified for the Return and has been accepted for validation of data reported in the file uploaded.

File Validation:

- ✓ Check 1: Front Sheet and Declaration Form(s) Availability Check
- ✓ Check 2: Front Sheet and Declaration Form(s) Form Row Labels Comparison
- ✓ Check 3: Front Sheet and Declaration Form(s) Form Mandatory Data Check
- ✓ Check 4: Report Front Sheet and Declaration vs. Scheduled Submission Front Sheet and Declaration Comparison
- ✓ Check 5: Data Sheet(s) Availability Check
- ✓ Check 6: Data Sheet(s) Column Name Check

File Uploaded

- The file has been uploaded and back-end validation* is pending.

* Back-end validation compares data across sheets, ensuring completeness and consistency in the information.

Report Schedule

Report Schedule for : 01/Jan/2023 to 31/Dec/2023 v

Reporting Schedule Details					
Reporting Schedule Start Date	01/Jan/2023	Reporting Schedule End Date	31/Dec/2023	Financial Year End	31/December

Reporting Schedule from 01/Jan/2023 to 31/Dec/2023

Reports to be submitted			
To submit a report, attach file by clicking on Attach File and then click on Submit			
Report Name	2022 Annual Form Q27 AML/CFT Return	Due Date	31/Jan/2023
Submission Type	Regular		
Attached File	Form_Q27_AMLCFT_Return_Final_V1 0 test file fail_19112023_104653.xlsm		
Report to be signed by	This report requires one signature from any one of the following individuals who is approved by the QFC Regulatory Authority and has been provided access to this System for this purpose: Senior Executive Function, Compliance Oversight Function, MLRO Function		
Submission Status	File Uploaded and Validation Pending		
Links	History		

Back-end Validation in Progress

- Back-end validation is now in progress.

**The back-end validation process might take some time due to its complexity.*

**Firms might consider logging out of ESS until they receive an email notification confirming the completion of the back-end validation.*

Report Schedule

Report Schedule for : 01/Jan/2023 to 31/Dec/2023 ▼

Reporting Schedule Details					
Reporting Schedule Start Date	01/Jan/2023	Reporting Schedule End Date	31/Dec/2023	Financial Year End	31/December

Reporting Schedule from 01/Jan/2023 to 31/Dec/2023

Reports to be submitted			
To submit a report, attach file by clicking on Attach File and then click on Submit			
Report Name	2022 Annual Form Q27 AML/CFT Return	Due Date	31/Jan/2023
Submission Type	Regular		
Attached File	Form_Q27_AMLCFT_Return_Final_V1 0 test file fail_19112023_104653.xlsm		
Report to be signed by	This report requires one signature from any one of the following individuals who is approved by the QFC Regulatory Authority and has been provided access to this System for this purpose: Senior Executive Function, Compliance Oversight Function, MLRO Function		
Submission Status	Validation In Progress ↔		
Links	History		

Email Advising Validation Failed

QFC Regulatory Authority - Electronic Submission of 2022 Annual Form Q27 AML/CFT Return

Please find the status of your submission for 2022 Annual Form Q27 AML/CFT Return and subsequent action(s) requested below:

Submission Name	: 2022 Annual Form Q27 AML/CFT Return
Submission Due Date	: 31/Jan/2023
Validation Completed Date	: 17/May/2023 02:24 PM
Validation Status	: Validation failed with system generated errors.
Action Requested	: You are requested to correct the errors and submit the file again. To view the errors, please login to the QFCRA Electronic Submission System and navigate to the Reporting Item.

- This is a sample of an email firms will receive when back-end validation is complete, outlining any identified errors.
- Firms are required to access ESS and download the validation report, detailing all identified errors.

Back-end Validation Report

- The sample back-end validation report to the right specifies error locations, guiding firms on areas that require correction.
- Once all validation errors have been rectified, re-upload the revised Q27 to ESS.

Data Validation Results	
Data Validation Summary	
<ul style="list-style-type: none"> Data Validation Failed. File Rejected. Please refer to the validation result(s) displayed below for errors detected in the data reported. 	
Data Validation Result(s)	
1.	Excel Sheet Name : Customers - FI → Sheet name
1.1.	Data : "Type of Customer" Column: (B4) → Column name
1.1.1.	Rule (TER000030) : The Type of Customer listed in the Customers sheet should be the same as the Type of Customer in the Accounts sheet → Rule
	Result of Evaluation : FAILED
	Comments :
	Financial Institution is/are not specified in the <i>Type of Customer</i> Column : (B4) of Accounts - FI sheet. → Details of error
1.2.	Data : Data is not reported in some of the column(s) → Problem in multiple columns
1.2.1.	Rule (TER000063) : If some data is reported in one or more cells in a row, then every cell in that row needs to be completed → Rule
	Result of Evaluation : FAILED
	Comments :
	Excel Row Reference: [5] : → Cell reference
	<ul style="list-style-type: none"> Excel Cell Reference: [E5] - The value is not reported.
	Excel Row Reference: [6] : → Details of error
	<ul style="list-style-type: none"> Excel Cell Reference: [E6] - The value is not reported.

Validation Errors Corrected – upload Q27 again

- Upon uploading the revised Q27, the validation process will recommence.
- Should additional errors arise, a validation error report will be generated, and firms must rectify these errors and re-upload Q27 to ESS.*

Report Schedule

Report Schedule for : 01/Jan/2023 to 31/Dec/2023

Reporting Schedule Details			
Reporting Schedule Start Date	01/Jan/2023	Reporting Schedule End Date	31/Dec/2023
Financial Year End	31/December		

Reporting Schedule from 01/Jan/2023 to 31/Dec/2023

Reports to be submitted			
To submit a report, attach file by clicking on Attach File and then click on Submit			
Report Name	2022 Annual Form Q27 AML/CFT Return	Due Date	31/Jan/2023
Submission Type	Regular		
Attached File	Form_Q27_AMLCFT_Return_Final_V1 0 test file fail_19112023_104653.xlsm		
Report to be signed by	This report requires one signature from any one of the following individuals who is approved by the QFC Regulatory Authority and has been provided access to this System for this purpose: Senior Executive Function, Compliance Oversight Function, MLRO Function		
Submission Status	Validation In Progress		
Links	History		

**This process will continue until the submitted Q27 is free of errors. Firms will then receive an email to log into ESS to electronically sign the final Q27. Once electronically signed, the Q27 will be uploaded, concluding the entire process.*