

- (1) a pre-commencement customer; or
- (2) a customer who receives a designated service covered by item 40, 42 or 44 of table 1 in section 6 of the AML/CTF Act.

*Note: Subparagraph 4.1.2(1) relates to pre-commencement customers referred to in sections 28 and 29 of the AML/CTF Act.*

- 4.1.3 For the purposes of these Rules, in identifying its ML/TF risk a reporting entity must consider the risk posed by the following factors:
- (1) its customer types; including: