

# Client RA Methodology

Client / Relationship Risk Assessment — How customer-risk ratings are produced.

## Scoring factors

- Customer type & legal form
- PEP / RCA status
- Source of wealth
- Geography (residence, asset location, SoW)
- Product profile
- Behavioural indicators (off-pattern activity)

## Refresh

Trigger-event + periodic by risk band. Standard = 36 months; elevated = 24 months; high = 12 months; PEP = 12 months.

**JFSC anchors:** Codes of Practice §3 · AML/CFT/CPF Handbook §4 (Customer risk)