SCANDIC MANAGEMENT

Compliance Health Check - Report

Screened: Sample Individual
29/07/2026, 08:50:17

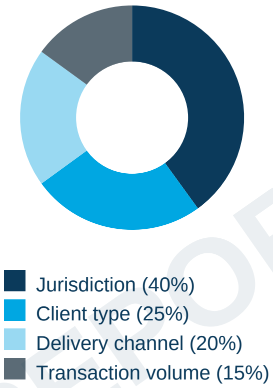
EXECUTIVE SUMMARY

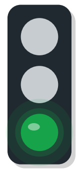
LOW RISK SCORE: 12/100

What we'd recommend: No major risk factors were identified against the areas this tool checks. Standard onboarding checks should be sufficient, this result doesn't replace your own due diligence process.

Safety Score Breakdown by Factor

Weight Distribution Model





FACTOR EVALUATION TABLE

FACTOR	SAFETY SCORE	WEIGHT	DETAIL
Jurisdiction	85	40%	United Kingdom: Low risk
Client type	90	25%	See answers on submission
Delivery channel	90	20%	See answers on submission
Transaction volume	90	15%	See answers on submission

Jurisdiction: United Kingdom, Low risk (CPI score 70/100, FATF status: clear). Source: Transparency International's Corruption Perceptions Index (CC BY 4.0).

Unlocks in your full report

Detailed sanctions & PEP findings — run your own free report to see the full detail

THIS FREE CHECK IS A STARTING POINT, NOT A FULL ONBOARDING PROCESS

This tool covers sanctions screening and a handful of structural risk factors. It does not check PEP status, adverse media, beneficial ownership, or company registry data, and it isn't a substitute for a full compliance process. For complete onboarding and ongoing regulatory compliance, including PEP and adverse media screening against live commercial databases, we recommend a dedicated platform such as Muinmos. (https://muinmos.com)

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GLOSSARY

Risk score	0-100, our estimate of overall risk. Higher means riskier. 100 always means a sanctions match was found.
Band (Low / Medium / High)	A simplified label for the risk score, using the cutoffs shown below the score.
Overridden to High	A sanctions match was found. When this happens the band and score are forced to High/100 regardless of every other factor, a sanctions hit is treated as a hard stop, not one input among several.
Floored to High (PEP match)	A possible PEP match was found on Wikipedia. Since this check is best-effort and name-only, it's treated as a PEP until proven otherwise, raising the band to High. It requires enhanced due diligence, not an automatic refusal, unlike a sanctions match this is not a hard stop.
Safety score	Per-factor score out of 100 behind the scenes. Higher means safer. The overall risk score is a weighted average of (100 minus each safety score).
Weight	How much a factor counts toward the overall score, as a percentage. Weights always add up to 100%.
CPI score	Transparency International's Corruption Perceptions Index for a country, 0 (highly corrupt) to 100 (very clean).
FATF status	Whether a jurisdiction is on FATF's grey list (increased monitoring), black list (call for action), or neither.

USEFUL INFORMATION

What is a PEP?

A Politically Exposed Person (PEP) is someone entrusted with a prominent public function, as defined by the UK Money Laundering Regulations 2017 (Regulation 35) and FCA guidance FG25/3 (July 2025). PEP status alone is not evidence of wrongdoing: the Financial Action Task Force describes these checks as "preventive (not criminal) in nature." A family member or known close associate of a PEP is a separate, distinct category, not a PEP themselves.

Heads of state / government	President, Prime Minister, ministers, deputy ministers
Legislators	MPs; members of devolved legislatures (Scottish Parliament, Senedd, NI Assembly)
Political party officials	Governing-body members of a party with parliamentary representation
Senior judiciary	UK Supreme Court justices only, not lower courts
Central bank / audit officials	Central bank board members, courts of auditors
Diplomats / senior military	Ambassadors, charges d'affaires; Vice Admiral / Lt General / Air Marshal and above
State-owned enterprise leaders	Board members where the state owns over 50% or has clear control
International organisation officials	Directors / board members of bodies such as the UN or NATO
Family members	Spouse or civil partner, children (and their spouses), parents, siblings
Known close associates	Joint beneficial owner with a PEP, or sole owner of an entity set up for a PEP's benefit

Is a PEP a criminal?

No. FATF's own standard states these requirements are preventive, not criminal, and should not be read as stigmatising a PEP as being involved in criminal activity. Someone becomes a PEP purely because of the function they hold.

Should all PEPs be refused an account?

No. The FCA expects firms not to decline or close a relationship merely because someone meets the PEP definition; only after a case-by-case risk assessment concludes the risk can't be effectively mitigated is refusal appropriate. This guidance was tightened largely because of the 2023 Coutts/NatWest debanking of a UK politician over PEP status.

Sources: UK Money Laundering Regulations 2017, Regulation 35 (https://www.legislation.gov.uk/uksi/2017/692/regulation/35/made); FCA FG25/3: The treatment of politically exposed persons (July 2025) (https://www.fca.org.uk/publication/finalised-guidance/fg25-3.pdf).

This is a general summary of UK PEP regulation for educational purposes, not legal advice. Scandic Management presents this information as-is; the decision and responsibility for how you act on it rests entirely with you, not with Scandic Management.