



WARBIXINTA FALALKA SHAKIGA DHALINAYO

*Buugga Tilmaanta Kooban Ah ee Adeegyada Sameeya
Shaqo- Ganacsi Lacageed (MSB)*

Fulinta Nidaamyada Lagaga Hortagayo Falalka
Dambiyeed ee la Xiriira Maaliyadda
Waaxda Hantidhowrka Dawladda Mareykanka.
Washington D.C.



Dhaqidda Lacagta

Maxaa lagaaga rabaa inaad haaysid diiwaangelin iyo warbixinno la fayl-gareeyay.

Markay dambiiyaasha ay damcaan iney qariyaan ama ay daboolaan si aan loo garan ilaha ay ka yimaadeen lacagaha sharcidarrada ,iyagoo u beddelaya raasumaal ama hanti u muuqato xalaal oo sharciga waafaqsan macquul ah, habkaasi waxaa la dhahaa "Dhaqidda Lacagta"

Sannad waliba dadka ku shaqeysta lagacta la dhaqay, waxay isku dayaan inay qariyaan ilaha sharcidarrada ay ka timid lacagahaasi, iyagoo qaac ku qarabaya boqolaalo malaayiin doolar taasoo ay ku sii gudbinayan wakiiladaha hay'adaha ka shaqeeysta macaamilka ganacsiga maaliyadda ama lacagta taasoo ku jirta adeegyada sameeya Shaqo ganacsi lacageed (MSBs).

Lacagta la dhaqay waxaa inta badan laga yaabaa inay fusho ee lagu guuleeysto marka dambiiyaasha aysan ka tegin wax warqad oo raad raac ah oo la xiriirta macaamil ganacsi lacageed ay sameeyeen taasoo lug ku leh faldambiyeedkooda.

Iyadoo la raacaya xusuushaynta iyo warbixinnada ee doonayo federaalka, waad saacidi karta fulinta sharciga oo lagaga hortagayga dembiilayaasha siday uga baxsadaan oo ayna uga faa'idaan faldambiyeedkooda.

Haddii aad dooneysid macluumaad dheeraad ah oo ku saabsan warbixinnada falalka laga shakinayo, fadlan booqo http://www.fincen.gov/financial_institutions/msb/.

Macluumaad kaloo dheeraad ah, fiiri buugga yar oo cinwaankiisa yahay "Wax ka Qabashada Layskarabo Sirqarinta Bankiga : Buugga Tilmaanta Deg-Deg Ah ee Adeegyada Sameeya Shaqo Ganacsi Lacageed."

Maxay yihiin "falalka shakiga dhalinaya"?

Falalka laga shaqiyo waa habudhaqan walbo ama iskudeyid macaamil ganacsi oo aad ka qabtid shaki ama ay jirto sabab lagaga qabi kara shaki oo laga arki kara arrimaha soo socda:

- > Oo ku lug leh lacag ka timid falal dambiyeed.
- > In Lagu qorsheeyey in laga leexiyo Waxkaqabashada Layskarabo Sirqarinta Bankiga, hab dhisan amba si kaleba.
- > U muuqata arrin aan ku jirin shaqo ganaacsi ama wax sharciga waafaqsan iyadoo ay arrimaha laga heli karo ku siineeynin sabab macquul ah.
- > Oo ku jirto isticmaal adeegyo shaqo ganacsi lacageed oo u fududeyso falal dembi.

Tusaaale suurto gal ah falal laga shakin karo.

1. Qof macaamil ah wuxuu isticmaalayaa aqoonsi been ah ama aqoonsiyaal badan dhowr jeer (Magac, cinwaan ama warqad aqoonsi oo leh nambaro kala duwan).
2. Labo ama in kabadan dad macaamil ah waxay isticmaalayaan aqoonsiyo isku mid ah ama kuwo isu eg (sawirka ama magaca laga yaabo inay ku kala duwanyihiin).

Faahfaahin dheeraad ah , fadlan fiiri http://www.fincen.gov/financial_institutions/msb/

Habdhismo

Ugu talagalidda in laga dhuunto warbixinnada ama xusuus diiwaangelinta waxaa la dhahaa " habdhismo" Habdhismada waa dembi federaal ah, waana in la soo wargeliyaa iyadoo la fayl-gareeynayo falalka shakiga dhalinayo (SAR)

Tusaale

1. Qof macaamil ah ayaa wuxuu u kala jibinayaa macaamil ganacsi lacag oo wayn laba qaybood ama wax ka yar.

Qof ayaa wuxuu doonayaa inuu xawaalad sameeyo illaa iyo \$12,000 doolar oo lacag caddaan ah . Inkasoo uu ogyahay kaashkaasi ama in ka badan \$10,000 doolar in ka badan loo faylgareeynaayo Warbixinnada Macaamil Ganacsi Lacageed (CTR) , wuxuu sameeynaya laba xawaalad oo kala ah \$6,000 doolar tiiba.

2. Xawaalad wayn oo loo kala jibiyay laba ama in ka yar ay sameeyeen Laba qof ama dad ka badan .

Naag ayaa dooneyso inay xawisho \$5,000 doolar laakiin way ogtahay in 3,000 iyo wixii ka badan in looga baahan yahay xusuus diiwaangelin, laakin waxay warsani saaxiibteeda inay \$2,500 doolar magaceeda ugu dirto .

Calanka Gaduudan

Waxaa jira tiro badan oo suurto gal ah, ama " calanka gaduudan" u ah tilmaam inay Jiri karto macaamil ganacsi lacag oo laga yaabaa inuu shaki ku jiro. Marka loo kuurgalo "calanka gaduudan" waxaa ka soo baxaya su'aalo oo sedan ah:

- > Tirada ganacsigaan lacagta xawaaladda ma tahay waxaan caadi u ahayn qofka Macaamilka sameynaya xawaaladda ama adeegyada sameeynaayo shaqada ganacsi lacageed (MSB) ?
- > Qofka macaamilka ma wuxuu sameynayaa xawaalad isku mid ah dhowr jeer oo ka baxsan sida caadiga ?
- > Xawilaadda oo noocani ah ma waxay u egtahay arrin aan u ahayn caadi qofka macaamilka sameeynaaya xawilaadda ama Adeegyada sameeyo shaqada ganacsi lacageed (MSB)?

Tusaale

- ♦ Qofka macaamilka ah wuxuu isticmaalayaa aqoonsi oo been ah.
- ♦ Laba ama in ka badan oo macaamil ah ayaa isla isticmaalaya hal aqoonsi oo isu eg.
- ♦ Qofka macaamilka oo rabo inuu sameeyo xawilaadda wuxuu beddelayaa tirada xawilaadda markuu ogaado in laga rabo inuu tuso aqoonsi.
- ♦ Qofka macaamilka wuxuu sameynayaa tira ka hooseeyso tirada looga baahan yahay in la wargeliyo ama xusuus diiwaangelin u baahan.
- ♦ Laba qof macaamil ama tiro ka badan waxay damcayaan inay ka dhuuntaan Waxqaqabashada Layskarabo Sirqarinta Bangiga (BSA), waxayna ku wada shaqaynayaan siday u kala qaybin lahaayeen xawilaadda laba ama in ka badan.
- ♦ Qofka macaamilka oo isku deya inuu ka dhuunto Waxqaqabashada Layskarabo Sirqarinta Bangiga (BSA) wuxuu isticmaalayaa laba ama in ka badan meelood ama dhowr khasnaji, isagoo isla hal maalin hal xawilaad u kala qaybinayo labo ama in ka badan.

Haddi qofka macaamilka, dabcan, fal dambi sameeyo sida - inuu bixiyo laaluush ama uu qiro fal dambi, sharciga wuxuu kaa doonayaa inaad u fayl-gareysid Warbixinta Falalka Shakiga Dhalinayo (SAR) haddi ay la xiriirto lacago laysku dardaray ama raasumaal qiimahiisu yahay \$2,000 doolar ama in ka badan .

Xusuus ...

- > **Wagtiga kama dambeysta ah** oo aad qabtid waa 30 maalmood ee taariikhda inaad u soo feylgaraysid Warbixinta Falalka Shakiga Dhalinaya (SAR) kaddib markaad ogaal u noqotid inay jirto xawaalad oo nooceedu yahay mid ku jirta falal dambi oo loo baahan yahay in la wargeliyo.
- > **Wax masuuliyad ka saarantahay.** Marka aad soo wargelisid falal dambi, Sharciga wuu kaa dhowrayaa wuuna kaa daafacayaa wax masuuliyad kaa saran tahay.
- > **Kaalintaada.** Adiga laguma warsanayo inaad ku eedeeyn oo aad ku dacweeyneysid qof macaamilka ah falal dambi- adiga waxaa lagaa rabaaa keliya inaad u faylgaraysid Warbixinta Falalka Shakiga Dhalinaya (SAR) haddii aad aaminsantahay inay yihiin falal laga shakinaya oo la xiriirta illaa laba kun oo doolar ama in kabadan.
- > **Si dhaqsi ah.** Haddi ay arrintu u baahan tahay fiiri deg-deg ah, la xiriir awoodda ku haboon sharci ilaalinta si toos ah, kaddibna u fayl-garey SAR.
- > **Si qarsoodi ah.** Waa sharci darro ah in loo sheego qof ku lug leh macaamilkaasi ganacsiga laagta in loo feylgareeyay SAR.

Falalka Dhalinaya Shakiga oo Layskarabo In La Wargeliyo

Qaar ka mid ah adeegyada sameeya shaqo ganacsi- lacageed - Ganacsiga xawaaladda sameeya ama kuwa sarrifa ama beddela ama sameeya iska-iibin ama gadasho jeega wareega, jeega socotada waa iney soo war geliyaan fal walba oo la xiriira xawaaladaha tirada lacagta hoos ku qoran:

- > \$2,000 doolar ama in ka badan
- > \$5,000 doolar ama in ka badan iyadoo laga safeeynayo xusus diiwaangelinta.

Waxaad qabtaaa 30 maalmood oo aad ku fayl- gareeysid haddii aad u noqotid ogaal xawaalad kasta oo shaki kaaga jira , taasoo aad u aragtid in loo baahan yahay warbixin.

Sidee loo Wargeliyaa Falalka Shakiga Dhalinaya

1. Wargeli macluumaadka falalka shakiga dhalinaya adeegyada Sameeynayo Shaqo Ganacsi Lacageed (MSB) iyo Warbixinta Falalka Shakiga Dhalinaya adoo ka heli kara foomamka http://www.fincen.gov/financial_institutions/msb/ ama wac IRS Xarunta Dhexe ee Qaybinta Foomamka -1-800- 829-3676
2. Udir Warbixinta Falalka Shakiga Dhalinaya (SAR):
Xarunta Dhexe ee Kombyutarrada ee Detroit
Ku socoto:SAR-MSB
P.O. Box 33117
Detroit, MI 48232-5980.
3. Haay nuqul warbixinta ah iyo dokumentiyada taageerayo illaa 5 sano laga soo billaabo taariikhdi la fayl-gareeyey warbixinta

Su'aalaha aad ka qabtid warbixinta iyo diiwaangelinta ee BSA,fadlan jawaabahaada ka fiiri

http://www.fincen.gov/financial_institutions/msb/.

Ama wac:

Oatka Tooska Xarunta Dhexe ee Kombyuutarada ee Detroit

1-800-800-2877

Saacidaada FinCEN

1-800-949-2732

Haddii aad dooneysid inaad dalabtid qalabyada wax tilmaamo lacag la'aan

1-800-386-6329

Haddii aad dooneysid inaad dalabtid foomamka BSA waxaad ka dalbankartaa

Xarunta Dhexe ee Qaybinta Foomamka ee IRS,

1-800-829-3676

Tilmaanbixiyaha yar waxaa loogu talagalay keliya timaan guud ee waxyaabaha layska rabo

31 CFR Qaybta 103.

Buggani ma beddelayo xeerarka jira.

Ololaha Dhabargoynta Faldambiyeedka Maaliyadda

