

[Company Letterhead]

[Date]

[Recipient Name]

[Recipient Title]

[Financial Institution/Regulatory Body Name]

[Address]

[City, State, Zip Code]

**RE: INDEPENDENT ANTI-MONEY LAUNDERING (AML) AUDIT CERTIFICATION**

Dear [Recipient Name],

This letter serves to certify that [Company Name] has completed its independent audit of its Anti-Money Laundering (AML) and Counter-Terrorist Financing (CTF) program for the period covering [Start Date] to [End Date].

The audit was conducted by [Name of Independent Auditor/Audit Firm], an independent third party with the necessary expertise and qualifications to evaluate AML compliance programs.

The scope of the audit included an assessment of the following areas:

- Internal policies, procedures, and controls.
- Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) processes.
- Transaction monitoring and reporting systems.
- Employee training programs and records.
- The designation and effectiveness of the AML Compliance Officer.
- Record-keeping practices.

Based on the findings of the audit, it has been determined that [Company Name] maintains an AML/CTF program that is reasonably designed to prevent, detect, and report money laundering and terrorist financing activities. The program is in compliance with the requirements of the [Applicable Act/Regulation, e.g., Bank Secrecy Act / USA PATRIOT Act].

A full copy of the audit report is maintained on file at our corporate office and is available for review by authorized regulatory authorities upon request.

Sincerely,

[Signature]

[Name of AML Compliance Officer/Authorized Signatory]

[Title]

[Company Name]