### Compliance activities and responses

<table>
<thead>
<tr>
<th>Risk level</th>
<th>Self regulation</th>
<th>Assisted self regulation</th>
<th>Direct regulation</th>
<th>Enforced regulation</th>
</tr>
</thead>
<tbody>
<tr>
<td>LOW</td>
<td>Compliance policy and procedures</td>
<td>Compliance Advisory Group</td>
<td>Communication products</td>
<td>DIBPN</td>
</tr>
<tr>
<td>HIGH</td>
<td>Compliance Monitoring Program</td>
<td>Periodic compliance assurance checks</td>
<td>Trade services</td>
<td>Education and awareness</td>
</tr>
</tbody>
</table>

### Compliance assurance
- Adapt and improve
- Monitoring risk

### Compliance enforcement
- Evaluate and review
- Targeting risk

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### Compliance behaviours

- **Compliant**
  - Entity population level
  - Our goal
- **Unknowingly noncompliant**
- **Seeks to comply**
- **Decides not to comply**
- **Deliberately noncompliant**
- **Criminal**

#### Behaviours and Motivation
- **Self regulation**
  - Informed self assessment
  - Management is compliance oriented
  - Includes accredited clients
- **Assisted self regulation**
  - Not yet compliant
  - Attempting compliance
  - Developing internal control systems
- **Direct regulation**
  - Resistance to compliance
  - Lack of compliance
  - Limited/poor system
- **Enforced regulation**
  - Deliberate noncompliance
  - Criminal intent
  - Illegal activity

#### Level of entity risk
- Compliance postures
- Entity population and behaviours