

Newsletter on AML/CFT Developments No.1 of 2020

In this issue, we are focusing on three cases where individuals were prosecuted and jailed for financing of terrorism offences in Feb and Mar 2020. Summaries of each case, key take-aways identifying similarities between the cases and learning points from these cases are provided below.

Case Summaries

Case 1

On 12 Feb 2020, an Indonesian domestic helper, Turmini, was jailed for terrorism financing offences after pleading guilty.

- Turmini arrived in Singapore in 2012 and was employed as a domestic helper.
- Turmini had initially arranged for her employer to hold on to her entire salary for safekeeping and to help remit the money to her family in Indonesia on her request.
- According to the DPP prosecuting the case, unbeknownst to her employer, Turmini subsequently requested for money to be remitted to a bank account in Indonesia belonging to a man named Edi Siswanto who supported the terrorist groups, ISIS, and its Indonesia-based affiliated group, the Jemaah Anshaut Daulah (JAD).
- Turmini communicated with him via WhatsApp almost on a daily basis and was convinced to support terrorist groups if she wanted to “go to heaven”.
- Her employer, under the impression that the bank account belonged to her family members, proceeded to remit cash on three occasions to the bank account.
- Since 2018, Turmini had communicated with various supporters of the terrorist groups using Facebook and messaging apps to learn more about the groups.
- Turmini was sentenced to three years and nine months in jail for her role in remitting cash totalling \$1,216.73 into a bank account belong to Edi.

Case 2

On 12 Feb 2020, in a separate court case, an Indonesian domestic helper Retno Hernayani was jailed for terrorism financing offences after pleading guilty in two separate court cases.

- Retno came to work in Singapore in 2006 and was employed as a domestic helper.
- Since as early as 2012, Retno began to form relationships with individuals who were supporters of ISIS and JAD These relationships included friendships with three other Indonesians who were similarly employed as domestic helpers in Singapore. According to Retno, she eventually became engaged to a man named Fikri Zulfikar who was a supporter of ISIS, a terrorist group. According to the DPP prosecuting the case, Fikri planned to travel to Syria to join ISIS and Retno indicated that she was keen on joining him in Syria.
- In 2019, Retno and her three friends agreed to donate money to a group that purports to help the families of members of a terrorist group who had died or were imprisoned.
- She donated a total of \$140 consisting of \$100 from her friends and \$40 from her own pocket.
- She eventually remitted the money to Fikri in Indonesia.
- Retno' was jailed for one year and six months.

For more details on Cases 1 and 2, you may refer to an article from The Straits Times published on 12 Feb 2020 [here](#).

Case 3

On 5 Mar 2020, an Indonesian domestic helper, Anindia Afiyantari was jailed for two years after pleading guilty to terrorism financing offences.

- Anindia was employed as a domestic helper in Singapore.
- Anindia learnt about Indonesia-based terrorist group Jemaah Anshaut Daulah (JAD) after watching a news programme about the arrest of radical cleric Abu Bakar Bashir and continued to follow news on JAD through her friends in Indonesia.
- She also befriended three other Indonesian domestic helpers including Retno (Case 2) who were supporters of terrorist groups.
- Anindia had uploaded videos supporting ISIS on her Facebook accounts and have donated a sum of \$130 last year to support terrorist acts, a portion of which was given to Retno to be remitted to Fikri.
- Anindia was sentenced to two years in jail.

For more details, you may refer to an article from The Straits Times published on 6 Mar 2020 [here](#).

Key Highlights

- FT crimes need not involve large sums of money. As we can see from all three cases, the monies transacted were all in small amounts.
- All three individuals were influenced to support terrorist groups while working and living in Singapore
- The funds obtained to finance terrorism were:
 - obtained from local sources in Singapore, and
 - were remitted from Singapore.
- All three individuals were encouraged to donate money through emotional appeals. For instance, in Case 2, the individual became engaged to a terrorist sympathiser and subsequently remitted money to him in Indonesia. Additionally, in Cases 2 and 3, the individuals donated to a charity organisation that supports families of members of a terrorist group who had died or were imprisoned.

Learning Points

- Ensure that AML/CFT measures are applied on a risk-based approach and not only determined by the amount of money transacted.
- Be mindful of borrowers/pawners who indicate that they intend to remit the money they have loaned overseas – licensees should seek to understand and determine who the ultimate beneficiaries of the funds are during the transaction. Licensees may choose to do so through casual conversation or “small talk” to avoid raising suspicions.
- Examine/Analyse the transactions carefully and determine if a Suspicious Transaction Report should be lodged and in relevant circumstances, keep a record of such examination/analysis in writing.