

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

مؤسسة النقد العربي السعودي

9041025918

لمركز الرئيسي

إدارة التنفيذ البنكي



المحترم

تعميم

سعادة/

البنك/

شركة/

الإدارة العامة/

بعد التحية:

الموضوع: البيان الصادر في ٢٦/٦/٢٠١٥ م عن مجموعة العمل المالي (FATF).

أشير إلى تعميم المؤسسة رقم م أت/٩٥٤٠/٢٨/٤/١٤٣٢ هـ في شأن وجوب اتخاذ الإجراءات المضادة المناسبة وإجراءات العناية الواجبة المعززة اللازمة للحد من خطورة التعامل مع الجهات المتواجدة في الدول والأقاليم التي لديها ضعف في إجراءاتها في مكافحة غسل الأموال وتمويل الإرهاب أو تلك التي لا تطبق كلياً أو بشكل كافٍ توصيات مجموعة العمل المالي (FATF).

مرافق نسخة من البيان الصادر عن مجموعة العمل المالي (FATF) في الاجتماع العام الذي عُقد في مدينة بريزين - استراليا خلال شهر يونيو ٢٠١٥ م في شأن مخاطر التعامل مع بعض الأطراف. نأمل الاطلاع واتخاذ الإجراءات اللازمة لضمان سلامة النظام المصرفي والمالي في المملكة وحمايته من أي ممارسات غير مشروعة، وتكليف إدارة الالتزام وإدارة المراجعة في الوقت نفسه بمتابعة ما يصدر من الجهات ذات العلاقة في شأن الدول والأقاليم التي لديها ضعف في إجراءات مكافحة غسل الأموال وتمويل الإرهاب أو تلك التي لا تطبق كلياً أو بشكل كافٍ توصيات مجموعة العمل المالي (FATF) أو تمثل درجة عالية من المخاطر، واتخاذ الإجراءات المضادة المناسبة والحيلة والحذر في شأن التعاملات القائمة معها.

وتقبلوا تحياتي،،

عبد العزيز بن عبدالرحمن الحليسي

وكيل المحافظ للرقابة

المشرف

نطاق التوزيع:

- جميع البنوك العاملة في المملكة.
- جميع شركات التأمين العاملة في المملكة.
- جميع شركات التمويل العاملة في المملكة.
- محلات الصرافة المرخصة فئة (أ).

المدير



High-risk and non-cooperative jurisdictions

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Déclaration publique du GAFI
– 26 Juin 2015 FATF Public
Statement - 27 February
2015 Déclaration publique
du GAFI – 27 février 2015

FATF Public Statement - 26 June 2015

Brisbane, 26 June 2015 - The Financial Action Task Force (FATF) is the global standard setting body for anti-money laundering and combating the financing of terrorism (AML/CFT). In order to protect the international financial system from money laundering and financing of terrorism (ML/FT) risks and to encourage greater compliance with the AML/CFT standards, the FATF identified jurisdictions that have strategic deficiencies and works with them to address those deficiencies that pose a risk to the international financial system.

Jurisdictions subject to a FATF call on its members and other jurisdictions to apply counter-measures to protect the international financial system from the on-going and substantial money laundering and terrorist financing (ML/FT) risks emanating from the jurisdictions.

Iran
Democratic People's Republic of Korea (DPRK)

Jurisdictions with strategic AML/CFT deficiencies that have not made sufficient progress in addressing the deficiencies or have not committed to an action plan developed with the FATF to address the deficiencies. The FATF calls on its members to consider the risks arising from the deficiencies associated with each jurisdiction, as described below.

Algeria
Myanmar

Iran

The FATF remains particularly and exceptionally concerned about Iran's failure to address the risk of terrorist financing and the serious threat this poses to the integrity of the international financial system, despite Iran's recent engagement with the FATF.

The FATF reaffirms its call on members and urges all jurisdictions to advise their financial institutions to give special attention to business relationships and transactions with Iran, including Iranian companies and financial institutions. In addition to enhanced scrutiny, the FATF reaffirms its 25 February 2009 call on its members and urges all jurisdictions to apply effective counter-measures to protect their financial sectors from money laundering and financing of terrorism (ML/FT) risks emanating from Iran. The FATF continues to urge jurisdictions to protect against correspondent relationships being used to bypass or evade counter-measures and risk mitigation practices and to take into account ML/FT risks when considering requests by Iranian financial institutions to open branches and subsidiaries in their jurisdiction. Due to the continuing terrorist financing threat emanating from Iran, jurisdictions should consider the steps already taken and possible additional safeguards or strengthen existing ones.

The FATF urges Iran to immediately and meaningfully address its AML/CFT deficiencies, in particular by criminalising terrorist financing and effectively implementing suspicious transaction reporting requirements. If Iran fails to take concrete steps to continue to improve its CFT regime, the FATF will consider calling on its members and urging all jurisdictions to strengthen counter-measures in October 2015.

Document type

News

High-risk and non-cooperative Jurisdictions - June 2015

Public Statement

Iran
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Improving Global AML/CFT
Compliance: on-going
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Afghanistan
Angola
Bosnia and Herzegovina
Ecuador
Guyana
Lao PDR
Panama
Papua New Guinea
Sudan
Syria
Uganda
Yemen

Jurisdictions not making
sufficient progress

Iraq

Jurisdictions no longer
subject to monitoring

Indonesia

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About the International Co-
operation Review Group
(ICRG)

Democratic People's Republic of Korea (DPRK)

Since February 2015, the DPRK engaged with the FATF regarding the deficiencies identified in its action plan developed with the FATF.

However, the FATF remains concerned by the DPRK's failure to address the significant deficiencies in its anti-money laundering and combating the financing of terrorism (AML/CFT) regime and the serious threat this poses to the integrity of the international financial system. The FATF urges the DPRK to immediately and meaningfully address its AML/CFT deficiencies.

The FATF reaffirms its 25 February 2011 call on its members and urges all jurisdictions to advise their financial institutions to give special attention to business relationships and transactions with the DPRK, including DPRK companies and financial institutions. In addition to enhanced scrutiny, the FATF further calls on its members and urges all jurisdictions to apply effective counter-measures to protect their financial sectors from money laundering and financing of terrorism (ML/FT) risks emanating from the DPRK. Jurisdictions should also protect against correspondent relationships being used to bypass or evade counter-measures and risk mitigation practices, and take into account ML/FT risks when considering requests by DPRK financial institutions to open branches and subsidiaries in their jurisdiction.

Algeria

Algeria has taken steps towards improving its AML/CFT regime, including by issuing terrorist asset freezing regulations. The FATF has not assessed Algeria's new measures on terrorist assets freezing due to their recent nature, and therefore the FATF has not yet determined the extent to which they address the earlier deficiency identified regarding the establishment and implementation of an adequate legal framework for identifying, tracing and freezing terrorist assets. The FATF welcomes Algeria's progress and encourages Algeria to continue the process of implementing its action plan.

Myanmar

Myanmar has taken steps towards improving its AML/CFT regime. However, despite Myanmar's high-level political commitment to work with the FATF and APG to address its strategic AML/CFT deficiencies, Myanmar has not made sufficient progress in implementing its action plan, and certain strategic AML/CFT deficiencies remain. Myanmar should continue to work on implementing its action plan to address these deficiencies, including by: (1) adequately criminalising terrorist financing; (2) establishing and implementing adequate procedures to identify and freeze terrorist assets; (3) ensuring an operationally independent and effectively functioning financial intelligence unit; and (4) strengthening customer due diligence measures. The FATF encourages Myanmar to address the remaining deficiencies and continue the process of implementing its action plan.



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Improving Global AML/CFT Compliance: on-going process – 26 June 2015

Brisbane, 26 June 2015- As part of its on-going review of compliance with the AML/CFT standards, the FATF has to date identified the following jurisdictions which have strategic AML/CFT deficiencies for which they have developed an action plan with the FATF. While the situations differ among each jurisdiction, each jurisdiction has provided a written high-level political commitment to address the identified deficiencies. The FATF welcomes these commitments.

A large number of jurisdictions have not yet been reviewed by the FATF. The FATF continues to identify additional jurisdictions, on an on-going basis, that pose a risk to the international financial system.

The FATF and the FATF-style regional bodies (FSRBs) will continue to work with the jurisdictions noted below and to report on the progress made in addressing the identified deficiencies. The FATF calls on these jurisdictions to complete the implementation of action plans expeditiously and within the proposed timeframes. The FATF will closely monitor the implementation of these action plans and encourages its members to consider the information presented below.

Afghanistan	Lao PDR	Sudan
Angola	Panama	Syria
Bosnia and Herzegovina	Papua New Guinea	Uganda
Ecuador		Yemen
Guyana		

Jurisdiction not making sufficient progress

Iraq

Jurisdictions no longer Subject to the FATF's On-Going AML/CFT Compliance Process

Indonesia

Afghanistan

In June 2012, Afghanistan made a high-level political commitment to work with the FATF and APG to address its strategic AML/CFT deficiencies. Since February 2015, Afghanistan has taken steps towards improving its AML/CFT regime, including by issuing an amendment to the AML Law to extend the money laundering offence to cover foreign predicate offences. However, the FATF has determined that certain strategic AML/CFT deficiencies remain. Afghanistan should continue to work on implementing its action plan, including by: (1) further implementing its legal framework for identifying, tracing and freezing terrorist assets; (2) implementing an adequate AML/CFT supervisory and oversight programme for all financial sectors; and (3) establishing and implementing effective controls for cross-border cash transactions. The FATF encourages Afghanistan to address its remaining deficiencies and continue the process of implementing its action plan.

Angola

In June 2010 and again in February 2013 in view of its revised action plan, Angola made a high-level political commitment to work with the FATF and

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High-risk and non-cooperative Jurisdictions - June 2015

Public Statement

*Iran
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Improving Global AML/CFT Compliance: on-going process

Afghanistan
Angola
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Papua New Guinea
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Syria
Uganda
Yemen

*Jurisdictions not making
sufficient progress*

Iraq

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About the International Co-operation Review Group (ICRG)

ESAAMLG to address its strategic AML/CFT deficiencies. Since February 2015, Angola has taken significant steps towards improving its AML/CFT regime through the adoption of mutual legal assistance legislation on 19 June 2015. The FATF has not assessed this new legislation due to its very recent nature, and therefore the FATF has not yet determined the extent to which it addresses the deficiency earlier identified by the FATF. The FATF encourages Angola to continue the process of implementing its action plan.

Bosnia and Herzegovina

In June 2015, Bosnia and Herzegovina made a high-level political commitment to work with the FATF and MONEYVAL to address its strategic AML/CFT deficiencies. Bosnia and Herzegovina will work on implementing its action plan to address these deficiencies, including by: (1) completing the criminalisation of terrorist financing; (2) establishing and implementing an adequate legal framework for freezing terrorist assets under UNSCR 1373; (3) implementing an adequate supervisory framework; (4) implementing adequate AML/CFT measures for the non-profit sector; and (5) establishing and implementing adequate cross-border currency controls; (6) harmonising criminalisation of money laundering in all criminal codes; and (7) ensuring adequate procedures for the confiscation of assets. The FATF encourages Bosnia and Herzegovina to address its AML/CFT deficiencies by implementing its action plan.

Ecuador

Since June 2010, when Ecuador made a high-level political commitment to work with the FATF and GAFILAT to address its strategic AML/CFT deficiencies, Ecuador has made significant progress to improve its AML/CFT regime. Ecuador has substantially addressed its action plan at a technical level, including by: (1) adequately criminalising money laundering and terrorist financing; (2) establishing adequate procedures to identify and freeze terrorist assets and for the confiscation of funds related to money laundering; and (3) reinforcing and improving coordination of financial sector supervision. The FATF will conduct an on-site visit to confirm that the process of implementing the required reforms and actions is underway to address deficiencies previously identified by the FATF.

Guyana

In October 2014, Guyana made a high-level political commitment to work with the FATF and CFATF to address its strategic AML/CFT deficiencies. However, the FATF has determined that certain strategic deficiencies remain. Guyana should continue to work on implementing its action plan, including by: (1) adequately criminalising money laundering and terrorist financing; (2) establishing and implementing adequate procedures for the confiscation of assets related to money laundering; (3) establishing and implementing an adequate legal framework for identifying, tracing and freezing terrorist assets; (4) establishing a fully operational and effectively functioning financial intelligence unit; (5) establishing effective measures for customer due diligence and enhancing financial transparency; (6) strengthening suspicious transaction reporting requirements; and (7) implementing an adequate supervisory framework. The FATF encourages Guyana to address its remaining deficiencies and continue the process of implementing its action plan.

Lao PDR

In June 2013, the Lao PDR made a high-level political commitment to work with the FATF and APG to address its strategic AML/CFT deficiencies. Since February 2015, the Lao PDR has taken steps towards improving its AML/CFT regime, including by formalising the role and function of the FIU and issuing regulations on its cross border declaration system. The Lao PDR should continue to work on implementing its action plan to address these deficiencies, including by: (1)

adequately criminalising money laundering and terrorist financing; (2) establishing and implementing adequate procedures for the confiscation of assets related to money laundering; (3) establishing and implementing an adequate legal framework for identifying, tracing and freezing terrorist assets; (4) ensuring a fully operational and effectively functioning financial intelligence unit; (5) establishing suspicious transaction reporting requirements; (6) implementing an adequate AML/CFT supervisory and oversight programme for all financial sectors; and (7) establishing and implementing effective controls for cross-border currency transactions. The FATF encourages the Lao PDR to address its AML/CFT deficiencies and continue the process of implementing its action plan.

Panama

In June 2014, Panama made a high-level political commitment to work with the FATF and GAFILAT to address its strategic AML/CFT deficiencies. Since February 2015, Panama has taken significant steps towards improving its AML/CFT regime, including by enacting amendments to the criminal code, a new AML/CFT law, and legislation enhancing the framework for international cooperation. However, the FATF has determined that strategic AML/CFT deficiencies remain. Panama should continue to work on implementing its action plan, including by: (1) implementing an adequate legal framework for freezing terrorist assets; (2) implementing effective measures for customer due diligence in order to enhance transparency; and (3) ensuring a fully operational and effectively functioning financial intelligence unit. The FATF encourages Panama to address its remaining deficiencies, including by issuing adequate regulations for the various sectors to further implement the provisions of the new laws and continue the process of implementing its action plan.

Papua New Guinea

In February 2014, Papua New Guinea made a high-level political commitment to work with the FATF and APG to address its strategic AML/CFT deficiencies. However, the FATF has determined that certain strategic AML/CFT deficiencies remain. Papua New Guinea should continue to work on implementing its action plan, including by: (1) adequately criminalising money laundering and terrorist financing; (2) establishing and implementing adequate procedures for the confiscation of assets related to money laundering; (3) establishing and implementing an adequate legal framework for identifying, tracing and freezing terrorist assets; (4) establishing a fully operational and effectively functioning financial intelligence unit; (5) establishing suspicious transaction reporting requirements; (6) implementing an adequate AML/CFT supervisory and oversight programme for all financial sectors; and (7) establishing and implementing effective controls for cross-border currency transactions. The FATF encourages Papua New Guinea to address its remaining deficiencies and continue the process of implementing its action plan.

Sudan

Since February 2010, when Sudan made a high-level political commitment to work with the FATF and MENAFATF to address its strategic AML/CFT deficiencies, Sudan has made significant progress to improve its AML/CFT regime. Sudan has substantially addressed its action plan at a technical level, including by: (1) adequately criminalising money laundering and terrorist financing; (2) establishing adequate procedures for identifying and freezing terrorist assets; (3) establishing a fully operational and effectively functioning Financial Intelligence Unit; (4) establishing an effective supervisory programme for AML/CFT compliance; (5) improving customer due diligence measures; (6) increasing financial institutions' awareness of and compliance with their obligations to file suspicious transaction reports in relation to money laundering and terrorist financing; and (7) enacting laws and procedures regarding international cooperation and mutual legal assistance. The FATF will conduct an on-site visit to confirm that the process of implementing the required reforms and actions is underway to address deficiencies previously identified by the FATF.

Syria

Since February 2010, when Syria made a high-level political commitment to work with the FATF and MENAFATF to address its strategic AML/CFT deficiencies, Syria has made progress to improve its AML/CFT regime. In June 2014, the FATF determined that Syria had substantially addressed its action plan at a technical level, including by criminalising terrorist financing and establishing procedures for freezing terrorist assets. While the FATF determined that Syria has completed its action plan agreed upon with the FATF, due to the security situation, the FATF has been unable to conduct an on-site visit to assess whether the process of implementing the required reforms and actions is underway. The FATF will continue to monitor the situation, and will conduct an on-site visit at the earliest possible date.

Uganda

In February 2014, Uganda made a high-level political commitment to work with the FATF and ESAAMLG to address its strategic AML/CFT deficiencies. Since February 2015, Uganda has taken significant steps towards improving its AML/CFT regime, including by enacting the Anti-Terrorism Amendment Act on 19 June 2015. The FATF has not assessed this new legislation due to its very recent nature, and therefore the FATF has not yet determined the extent to which it addresses any of the following issues: (1) adequately criminalising terrorist financing; (2) establishing and implementing an adequate legal framework for identifying, tracing and freezing terrorist assets; (3) ensuring effective record-keeping requirements; (4) establishing a fully operational and effectively functioning financial intelligence unit; (5) ensuring adequate suspicious transaction reporting requirements; (6) ensuring an adequate and effective AML/CFT supervisory and oversight programme for all financial sectors; and (7) ensuring that appropriate laws and procedures are in place with regard to international co-operation for the financial intelligence unit and supervisory authorities. The FATF encourages Uganda to address its remaining AML/CFT deficiencies and continue the process of implementing its action plan.

Yemen

Since February 2010, when Yemen made a high-level political commitment to work with the FATF and MENAFATF to address its strategic AML/CFT deficiencies, Yemen has made progress to improve its AML/CFT regime. In June 2014, the FATF determined that Yemen had substantially addressed its action plan at a technical level, including by adequately criminalising money laundering and terrorist financing; establishing procedures to identify and freeze terrorist assets; improving its customer due diligence and suspicious transaction reporting requirements; issuing guidance; developing the monitoring and supervisory capacity of the financial sector supervisory authorities and the financial intelligence unit (FIU); and establishing a fully operational and effectively functioning FIU. While the FATF determined that Yemen has completed its action plan agreed upon with the FATF, due to the security situation, the FATF has been unable to conduct an on-site visit to assess whether the process of implementing the required reforms and actions is underway. The FATF will continue to monitor the situation, and conduct an on-site visit at the earliest possible date.

Jurisdiction not making sufficient progress

The FATF is not yet satisfied that the following jurisdiction has made sufficient progress on its action plan agreed upon with the FATF. The most significant action plan items and/or the majority of the action plan items have not been addressed. If this jurisdiction does not take sufficient action to implement significant components of its action plan by October 2015, then the FATF will

identify this jurisdiction as being out of compliance with its agreed action plan and will take the additional step of calling upon its members to consider the risks arising from the deficiencies associated with the jurisdiction.

Iraq

Despite Iraq's high-level political commitment to work with the FATF and MENAFATF to address its strategic AML/CFT deficiencies, the FATF is not yet satisfied that Iraq has made sufficient progress in improving its AML/CFT regime, and certain strategic AML/CFT deficiencies remain. Iraq should continue to work on implementing its action plan, including by: (1) adequately criminalising money laundering and terrorist financing; (2) establishing and implementing an adequate legal framework for identifying, tracing and freezing terrorist assets; (3) establishing effective customer due diligence measures; (4) ensuring a fully operational and effectively functioning financial intelligence unit; (5) establishing suspicious transaction reporting requirements; and (6) establishing and implementing an adequate AML/CFT supervisory and oversight programme for all financial sectors. The FATF encourages Iraq to address its remaining AML/CFT deficiencies and continue the process of implementing its action plan.

Jurisdictions no Longer Subject to the FATF's On-Going Global AML/CFT Compliance Process

Indonesia

The FATF welcomes Indonesia's significant progress in improving its AML/CFT regime and notes that Indonesia has established the legal and regulatory framework to meet its commitments in its action plan regarding the strategic deficiencies that the FATF had identified in February 2010. Indonesia is therefore no longer subject to the FATF's monitoring process under its on-going global AML/CFT compliance process. Indonesia will work with APG as it continues to address the full range of AML/CFT issues identified in its mutual evaluation report.