



澳門金融管理局
AUTORIDADE MONETÁRIA DE MACAU

Monetary Authority of Macao

Notice no. 011/2006-AMCM

Subject: AML/CFT Guidelines

Pursuant to Article 6 of Law no. 2/2006, Article 11 of Law no. 3/2006 and Article 2 of Administrative Regulation no. 7/2006, the Monetary Authority of Macao (AMCM), by virtue of the powers conferred by Paragraph 1 a) of Article 9 of the Charter approved by Decree-Law no. 14/96/M of 11th March, and Paragraph 3 of Article 6 of the Financial System Act (FSA), approved by Decree-Law no. 32/93/M of 5th July, establishes the following:

1. For prevention and suppression of money laundering and terrorist financing, the financial institutions under supervision of AMCM (excluding insurance companies and insurance intermediaries) should follow the instructions contained in the following guidelines attached to this notice as an integral part:
 - a) Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT) Guideline for Financial Institutions; and
 - b) Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT) Guideline on Large Cash Transactions.
2. Non-compliance with the instructions of the guidelines, on the part of the institutions mentioned in the preceding point, is punishable pursuant to the provisions applicable to the infractions prescribed in the Financial System Act, as well as in the laws and regulations on the prevention and suppression of money laundering and terrorist financing.



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3. Circular no. 072/B/2002-DSB/AMCM, 073/B/2002-DSB/AMCM and 021/B/2003-DSB/AMCM are revoked with effect from 12th November 2006.

MONETARY AUTHORITY OF MACAO

For and on behalf of the Board of Directors

Anselmo Teng

Chairman

Wan Sin Long

Executive Director

Macau, 11th October 2006