



Our Reference :

JPKP/COM/DNFBP/01

26 February 2018

To:

All reporting institutions subjected to the  
Anti-Money Laundering and Counter Financing of Terrorism (AML/CFT) - Designated  
Non-Financial Businesses and Professions (DNFBPs) &  
Other Non-Financial Sectors (Sector 5) Policy Document

**Anti-Money Laundering and Counter Financing of Terrorism  
(AML/CFT) Guide**

Bank Negara Malaysia is pleased to inform that we have issued an AML/CFT Guide as part of our efforts to raise awareness and guide the implementation of the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLA) requirements by reporting institutions (RIs). The AML/CFT Guide is a concise summary of the salient parts of the overall requirements of AMLA. A copy of the AML/CFT Guide is attached.

2. The AML/CFT Guide neither constitute a legal document nor should it be used as a form of legal advice. RIs must refer to the AMLA, the subsidiary legislation made pursuant to the AMLA and the Sector 5 Policy Document for the overall requirements of the law.

3. We wish to remind all RIs that Bank Negara Malaysia, as the Competent Authority under the AMLA, is empowered to take enforcement actions against RIs for any non-compliance with the requirements under the AMLA.

4. Further information on the AML/CFT Guide and all relevant publications are available at the Bank's AML/CFT Microsite at <http://amlcft.bnm.gov.my/>.

Yang benar,

**(Abd. Rahman Abu Bakar)**  
Pengarah  
Jabatan Perisikan Kewangan  
dan Penguatkuasaan



**BANK NEGARA MALAYSIA**  
CENTRAL BANK OF MALAYSIA

# AML/CFT Guide

Bank Negara Malaysia (BNM) is the competent authority under the **Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLA)**. Among others, BNM:

- Leads national efforts in AML/CFT
- Formulates effective AML/CFT regime/policies
- Receives and analyses Suspicious Transaction Reports (STRs)

## Who is this guide for?

This guide is for reporting institutions that are Designated Non-Financial Businesses and Professions and other Non-Bank Financial Institutions (“DNFBP”) in Malaysia to comply with the requirements in the fight against money laundering and terrorism financing. It explains the **MAIN\*** anti-money laundering & counter financing of terrorism (AML/CFT) requirements under the AMLA, the AML/CFT policy document issued for DNFBPs (Sector 5 Policy Document) and other relevant documents issued by **Bank Negara Malaysia**.

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\*For the full list of requirements, please refer to:

- Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLA)
- Anti-money laundering and counter financing of terrorism (AML/CFT) – Designated Non-Financial Businesses and Professions (DNFBPs) and Other Non-Financial Sectors (Sector 5) Policy Document

#### Disclaimer:

This document is intended for your general information only. It does not contain exhaustive advice or information relating to the subject matter nor should it be used as substitute for legal advice. In the event that the information on Bank Negara Malaysia's official printed documents or any Acts differ from the information contained within this document, the information on such Act and official documents shall prevail and take precedence. The information contained herein is accurate and reliable as of the date of publication, 26 February 2018.



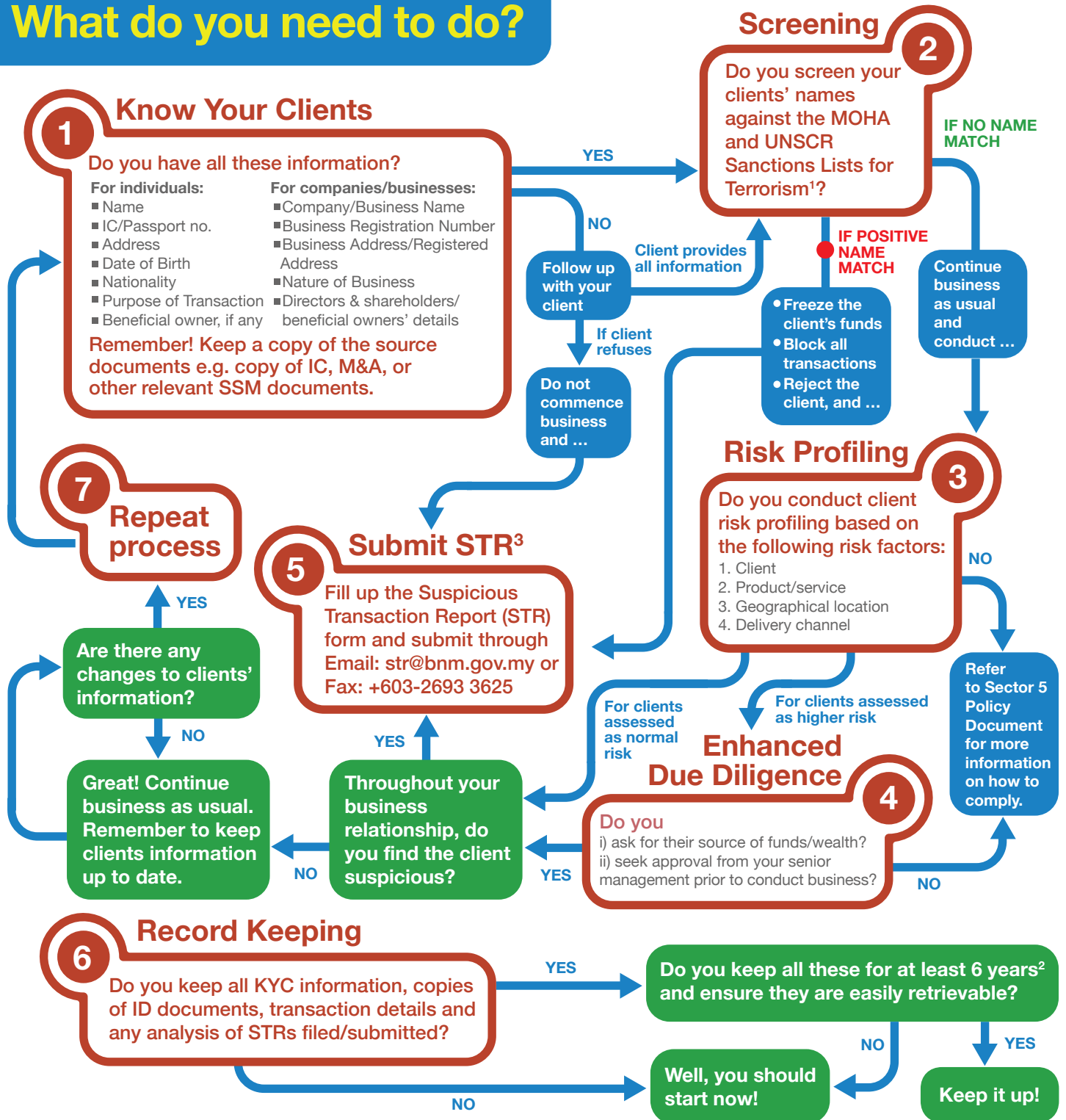
## Are you a “DNFBP”?

The following businesses/professions are “DNFBPs” under the Sector 5 Policy Document:

- Lawyers
- Accountants
- Trust companies
- Company secretaries
- Dealers in precious metals or precious stones (goldsmiths, jewellers, etc)
- Real estate agents
- Casino
- Gaming institutions
- Moneylenders
- Pawnbrokers

Please refer to the **First Schedule of the AMLA** for the full list and more details

# What do you need to do?



<sup>1</sup>MOHA: Ministry of Home Affairs

<http://www.moha.gov.my/index.php/en/maklumat-perkhidmatan/membanteras-pembiayaan-keganasan2/senarai-kementerian-dalam-negeri>

**UNSCR: United Nations Security Council Resolutions**

[https://www.un.org/sc/suborg/en/sanctions/1267/aa\\_sanctions\\_list](https://www.un.org/sc/suborg/en/sanctions/1267/aa_sanctions_list); and

<https://www.un.org/sc/suborg/en/sanctions/1988/materials>

<sup>2</sup>From the date of termination of the business relationship

<sup>3</sup>Utmost care must be undertaken to ensure that STRs are treated with the highest level of confidentiality

## If you do NOT do any of these

Section in AMLA	Non compliance with	Maximum Penalty for Each Offence
13	Record keeping requirement	Fine up to RM1 million
14	Obligation to report suspicious transactions to BNM	
16	Obligation to conduct customer due diligence i.e. KYC	
17	Requirement to retain documents for at least 6 years	Fine up to RM 3 million or jail up to 5 years or both

For further details, please refer to the AML/CFT Microsite & STR form at <http://amlcft.bnm.gov.my>