BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

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Bilangan Kami:

30 June 2026

To:

Advocates and solicitors;

Dealers in precious metals or precious stones;

Registered estate agents;

Moneylenders;

Pawnbrokers;

Licensed gaming outlets;

Trust companies;

Leasing companies;

Factoring companies;

also referred to as reporting institutions under the Anti-Money Laundering, Anti-Terrorism Financing, Anti-Restricted Activity Financing and Proceeds of Unlawful Activities Act 2001 (AMLA) and have been specified by Bank Negara Malaysia to be subjected to the Anti-Money Laundering, Countering Financing of Terrorism and Targeted Financial Sanctions for Designated Non-Financial Businesses and Professions (DNFBPs) & Non-Bank Financial Institutions (NBFIs) (AML/CFT/CPF and TFS for DNFBPs and NBFIs) Policy Document.

Tuan/Puan,

**Data and Compliance Report 2026 for DNFBPs and NBFIs**

This circular is issued to inform the above reporting institutions (RIs) of the submission requirements for the Data and Compliance Report (DCR) 2026, which is issued pursuant to the following:

i. Sections 8(3)(a), 16(6) and 25(2) of the AMLA;
ii. Section 143(2) of the Financial Services Act 2013 (FSA); and
iii. Section 155(2) of the Islamic Financial Services Act 2013 (IFSA).

2. DCR 2026 is a supervisory tool adopted by Bank Negara Malaysia (the Bank), as the Competent Authority under the AMLA, to assess RIs' compliance with the requirements set out under the AMLA and the AML/CFT/CPF and TFS for DNFBPs and NBFIs Policy Document. It also supports the Bank's monitoring of money laundering, terrorism financing and proliferation financing (ML/TF/PF) risks faced by RIs. In addition, the DCR enables RIs to self-assess their compliance with AML/CFT/CPF and TFS requirements, as well as to utilise the information for assessing their ML/TF/PF exposures through the conduct of institutional ML/TF/PF risk assessments.

3. RIs, **at the firm level**, are required to submit the DCR 2026, either a declaration or a full submission, through the Dynamic Submission Portal (DSP) during the submission period from **1 July 2026 to 30 September 2026**. The DSP is accessible via https://dsp.bnm.gov.my. RIs may refer to the following infographic for guidance on the applicable type of submission: DCR 2026 Infographic (General).

4. RIs that are subject to full DCR submission are reminded to appoint a Compliance Officer (CO) and notify the Bank of the appointment, which can be done via this link: https://amlcft.bnm.gov.my/co/. Upon submission of the DCR 2026, each RI will receive a report card highlighting gaps and areas for improvement to assist in complying with AML/CFT/CPF and TFS requirements.

5. Submission of the DCR 2026 is **mandatory** and enforceable for all RIs specified above, pursuant to sections 8(3)(a), 16(6) and 25(2) of the AMLA. Failure to submit the DCR 2026 constitutes non-compliance with the AMLA, the FSA and the IFSA, as the case may be. The Bank may pursue appropriate actions, including enforcement actions, in respect of such non-compliance pursuant to the applicable laws.

6. RIs are highly encouraged to refer to the online portal at https://amlcft.bnm.gov.my/dcr for comprehensive information on DCR 2026, including the relevant DCR 2026 infographic, information kit, video guidance and other supporting materials to facilitate their submission.

Jabatan Perisikan Kewangan

7. For any enquiries on DCR 2026 that cannot be found within the materials or resources provided on the online portal, RIs may submit their queries to dcr@bnm.gov.my. For more information on general AML/CFT/CPF requirements, please visit the AML/CFT website at https://amlcft.bnm.gov.my.

Thank you.

Yang benar,

**(Zarifa Izan Zainol Abidin)**
Pengarah
Jabatan Perisikan Kewangan



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