

反洗錢

為加深持牌人對反洗錢及反恐怖分子資金籌集（「反洗錢」）議題的認知，我們會在《專業天地》這個「反洗錢專區」為大家提供有關反洗錢的不同資訊及最新消息。

To enhance licensees' knowledge on the subject of anti-money laundering ("AML") and counter-terrorist financing ("CTF"), we will provide various information and updates about AML in the "AML Corner".



財務行動特別組織（「FATF」）早前對FATF成員的四個把關行業（即律師、會計師、信託和公司服務供應商及地產代理）進行了橫向檢討，以審視它們在履行FATF建議的一些關於對客戶進行盡職審查、實施內部監控，以及賦予監管機構足夠權力以進行風險為本的監管措施的基礎責任上的合規情況，因為這些行業在預防和偵查洗錢及上游犯罪包括貪污等方面發揮重要作用，而它們亦可能故意助長貪污和相關的洗錢行為。該檢討評估了有關的情況，以及指出FATF成員須在哪些範疇上優先作出改善。

橫向檢討的結果已刊登於2024年7月中發布的《財務行動特別組織就把關行業在貪污方面的技術性合規的橫向檢討報告》（「報告」）。根據該報告，香港的技術性合規水平名列前茅，並已在四個把關行業制定相關措施，而這些行業亦有根據FATF的標準實施大部分的預防措施。此外，香港的監管機構亦擁有足夠的權力和工具在四個把關行業內實施監管措施。有關香港地產代理業在盡職審查、合規及規管/監管方面的分數，請參閱該報告第32頁：<https://www.fatf-gafi.org/content/dam/fatf-gafi/reports/HRGTC.pdf.coredownload.inline.pdf>

The Financial Action Task Force ("FATF") has conducted a horizontal review of four gatekeeper sectors (i.e. lawyers, accountants, trust and company service providers and real estate agents) of FATF members' compliance with some cornerstone obligations of the FATF Recommendations with respect to conducting customer due diligence, implementing internal controls and providing a supervisor with adequate powers to conduct risk-based supervision as they play a role in preventing and detecting money laundering and predicate offences including corruption and could knowingly enable corruption and related money laundering. The review assessed the state of play and identify areas that FATF members must prioritize for further improvement.

Findings of the horizontal review are set out in the FATF Report Horizontal Review of Gatekeepers' Technical Compliance Related to Corruption ("Report"), which was issued in July 2024. According to the Report, Hong Kong ranked among the highest level of technical compliance and has put in place requirements to cover the four gatekeeper sectors, which are required to implement most of the preventive measures pursuant to the FATF Standards. Also, Hong Kong's supervisors have most of the powers and tools to implement supervisory programs on the four gatekeeper sectors. For the scores given to Hong Kong's real estate agents sector in terms of due diligence, compliance and regulation/supervision, you may refer to page 32 of the Report: <https://www.fatf-gafi.org/content/dam/fatf-gafi/reports/HRGTC.pdf.coredownload.inline.pdf>

