



Tonga

**MONEY LAUNDERING AND PROCEEDS
OF CRIME (PREVENTIVE MEASURES
AND TRANSACTION REPORTING)
REGULATIONS 2026**



MONEY LAUNDERING AND PROCEEDS OF CRIME (PREVENTIVE MEASURES AND TRANSACTION REPORTING) REGULATIONS 2026

Arrangement of Sections

Regulation

1	Short Title and Commencement	5
2	Interpretation.....	5

PART I – PREVENTIVE MEASURES FOR ANTI MONEY LAUNDERING AND COMBATING THE FINANCING OF TERRORISM

6

3	Customer Due Diligence.....	6
4	Information required for purposes of customer due diligence	7
5	Verification of Customer information	9
6	Customer Due Diligence for Life and Other Investment Related Insurance Products	10
7	Ongoing Customer Due Diligence	10
8	Establishment of customer profile	11
9	Timing of verification	11
10	Enhanced Customer Due Diligence	12
11	Simplified Customer Due Diligence	13
12	Politically Exposed Persons.....	13
13	Internal procedures, policies and controls.....	14
14	Cross-Border Correspondent Banking Relationships	15
15	Reliance on Identification by Third Parties	16
16	Obligations regarding wire transfers.....	17
17	Obligations regarding transfers of virtual assets.....	18
18	Obligations regarding record keeping.....	19

PART II – TRANSACTION REPORTING	19
19 Reports Pursuant to sections 17 and 18 of the Act.....	19
20 Declarations pursuant to section 55 of the Act.....	19
SCHEDULE I	20
FORM 1 - SUSPICIOUS TRANSACTION REPORT (STR)	20
FORM 2 – CURRENCY TRANSACTION REPORT FOR FINANCIAL INSTITUTIONS	22
FORM 3 – CURRENCY TRANSACTION REPORT FOR DESIGNATED NON-FINANCIAL BUSINESS AND PROFESSION	24
FORM 4 – INTERNATIONAL WIRE TRANSFERS REPORT (IWTR)	25
SCHEDULE II	28



MONEY LAUNDERING AND PROCEEDS OF CRIME (PREVENTIVE MEASURES AND TRANSACTION REPORTING) REGULATIONS 2026

MONEY LAUNDERING AND PROCEEDS OF CRIME ACT 2025

*IN EXERCISE of the powers conferred by section 142 of the Money
Laundering and Proceeds of Crime Act 2025, the Attorney General, with the
consent of Cabinet, makes the following Regulations —*

1 Short Title and Commencement

- (1) This Regulation may be cited as the Money Laundering and Proceeds of Crime (Preventive Measures and Transaction Reporting) Regulations 2026.
- (2) These Regulations shall come into force on 1 October 2026.

2 Interpretation

- (1) The terms which are defined in the Act and used in these Regulations shall have the same meaning as in the Act.
- (2) In these Regulations, unless the context otherwise requires —
“**Act**” means the Money Laundering and Proceeds of Crime Act 2025;
“**AML/CFT**” means Anti-Money Laundering and Countering Financing of Terrorism;

“VASP” or “VASPs” means virtual asset service providers and shall have the same meaning as in the Act; and

“PEP” or “PEPs” means a politically exposed person and shall have the same meaning as in the Act.

PART I – PREVENTIVE MEASURES FOR ANTI MONEY LAUNDERING AND COMBATING THE FINANCING OF TERRORISM

3 Customer Due Diligence

- (1) Customers referred to in section 33(2)(a) of the Act who are account holders or in an established business relationship with an accountable person shall be subject to the customer due diligence requirements set out in the Act and these Regulations, either –
 - (a) upon opening the account or establishing the relationship; or
 - (b) at some later time provided that –
 - (i) appropriate steps are taken to manage any money laundering or terrorism financing risks that may be associated with the delay; and
 - (ii) the delayed customer due diligence process has been approved in writing by the supervisor of the accountable person.
- (2) Customers referred to in section 33(2)(a) of the Act shall also be subject to the customer due diligence requirements set out in the Act and these regulations when there has been a material change in the nature or purpose of the business relationship.
- (3) Customers referred to in section 33(2)(b) of the Act who are neither an account holder nor in an established business relationship with an accountable person shall be subject to customer due diligence requirements set out in the Act and these regulations –
 - (a) if the accountable person is a financial institution other than a VASP, and –
 - (i) the customer wishes to carry out a transaction other than a transaction involving a domestic or international wire transfer, in an amount equal to or above \$10,000 whether conducted as a single transaction or several transactions that appear to be linked; or
 - (ii) the customer wishes to carry out a domestic or international wire transfer the value of which is equal to or above \$1,000;

- (b) if the accountable person is a VASP and the customer wishes to carry out a transaction in an amount equal to or above \$1,000, whether conducted as a single transaction or several transactions that appear to be linked; and
- (c) if the accountable person is a designated non-financial business or profession –
 - (i) referred to in paragraph (a) of the definition of designated non-financial business or profession in the Act and the customer wishes to engage in a financial transaction equal to or above \$3,000 in value;
 - (ii) referred to in paragraph (b) of the definition of designated non-financial business or profession in the Act and the customer wishes them to become involved in a transaction concerning the buying or selling of real estate;
 - (iii) referred to in paragraph (c) of the definition of designated non-financial business or profession in the Act and the customer wishes to engage in a financial transaction equal to or above \$10,000 in value;
 - (iv) referred to in paragraphs (d) or (e) of the definition of designated nonfinancial business or profession in the Act and the customer wishes them to engage in any of the transactions for a client that are set out in the definition and in sections 46(d) of the Act.
- (4) Accountable persons shall identify and verify the identity of any person purporting to act on behalf of the customer, and verify that such person is properly authorized to act in that capacity.
- (5) When undertaking customer due diligence, an accountable person shall obtain sufficient information about the customer to enable it to understand the purpose and intended nature of the business relationship.

4 Information required for purposes of customer due diligence

- (1) Accountable persons shall obtain the following information as part of the customer due diligence process –
 - (a) for natural persons –
 - (i) name;
 - (ii) address;
 - (iii) date and place of birth;
 - (iv) countries of citizenship;
 - (v) countries of residence; and
 - (vi) occupation.

- (b) for legal persons –
 - (i) company name;
 - (ii) proof of incorporation or legal status;
 - (iii) address of registered office/offices and any place of business;
 - (iv) information required to understand the ownership and control of the legal person; and
 - (v) sufficient information on the customer to enable the accountable person to understand the nature and purpose of its business and other activities;
 - (c) for legal arrangements –
 - (i) names of trustees;
 - (ii) name of settlor and protector;
 - (iii) names of beneficiaries;
 - (iv) names of any person with the authority to manage, vary or otherwise control the legal arrangement; and
 - (v) sufficient information on the customer to enable the accountable person to understand the nature and purpose of its business and other activities.
- (2) The information obtained in accordance with sub-regulation (1) shall be sufficient to enable an accountable person to identify the beneficial owner of the customer. For customers that are –
- (a) legal persons this will, at minimum include –
 - (i) the identity of any natural person who ultimately owns or controls a legal entity by directly or indirectly owning more than 25% of the shares or voting rights or ownership interests in the legal person, including through bearer share holdings, trust arrangements or other means;
 - (ii) if there is doubt under sub-regulation (2)(a)(i) as to whether the person with controlling ownership interests are the beneficial owner(s), or where no natural person under sub-regulation (2)(a)(i) is identified, the identity of the natural person(s) exercising ultimate effective control over the legal person through other means; or
 - (iii) where no natural persons are identified under sub-regulation (2)(a)(i) or (ii), the identity of the natural person(s) who hold the position of senior managing official; and
 - (b) legal arrangements this will, at minimum include –
 - (i) in the case of trusts, the identity of the settlor, the trustee(s), the protector if any, the beneficiaries or where the individuals that benefit from the legal arrangement or entity have yet to be

determined, the class of persons in whose main interest the legal arrangement or entity is set up or operates, and any other natural person directly or indirectly exercising ultimate effective control over the trust, including through a chain of control or ownership; and

- (ii) in the case of other types of legal arrangements similar to trusts, the identity of the natural persons holding equivalent or similar positions as those indicated above.

5 Verification of Customer information

Information provided by a customer for the purpose of completing customer due diligence shall be verified using reliable, independent source documents, data or information, which shall include –

- (a) for natural persons –
 - (i) national identification document with a photograph of the person such as a valid passport, national identification card or a driver's license; and
 - (ii) document providing details of the person's address, such as an original account or bill issued by a utility company, bank statement, current lease agreement, or government-issued correspondence;
- (b) for legal persons –
 - (i) original or certified copies of the certificate of incorporation;
 - (ii) certificate showing the registered address of the legal person;
 - (iii) certificates stating the names of directors, office bearers and members of senior management;
 - (iv) certificates stating the names of shareholders;
 - (v) original account issued by utility company providing details of the legal person's place of business; and
 - (vi) memorandum and articles of association or other founding documents; and
- (c) for legal arrangements –
 - (i) deed of trust;
 - (ii) documents evidencing the appointment of trustee, appointor or protector of trust; and
 - (iii) document evidencing the identity of beneficiaries of the trust.

6 Customer Due Diligence for Life and Other Investment Related Insurance Products

- (1) In the case of life and other investment related insurance business, in addition to applying regular identification and verification measures to customers and beneficial owners, accountable persons shall undertake the following measures as soon as beneficiaries of life or investment related insurance policies are identified or designated –
 - (a) for beneficiaries that are identified as specifically named natural or legal persons or legal arrangements, take the name of that person; or
 - (b) for beneficiaries that are designated by characteristics or class, or by other means, obtain sufficient information concerning the beneficiaries to satisfy the life or investment related insurance business that it will be able to establish the identity of the beneficiary at the time of the pay-out; and
 - (c) in all cases, verify the identity of the beneficiaries at the time of the pay-out.
- (2) An insurance company shall take reasonable measures to determine, prior to the time of pay-out, whether the beneficiary of a life or other investment related insurance policy or the beneficial owner of the beneficiary of such a policy is a politically exposed person and, in case of a higher risk, shall –
 - (a) inform senior management before the pay-out of the policy proceeds; and
 - (b) conduct enhanced scrutiny on the whole business relationship with the policyholder and consider filing a report to the Transaction Reporting Authority where there is suspicion of money laundering or terrorist financing.

7 Ongoing Customer Due Diligence

- (1) As required by section 34 of the Act, an accountable person shall exercise risk-based ongoing customer due diligence throughout the course of each business relationship which shall include –
 - (a) ensuring that documents, data, information and records collected under the customer and beneficial ownership, due diligence process are kept updated and relevant, and undertaking regular reviews of existing records, particularly for higher risk customers;
 - (b) examining transactions carried out to ensure that they are consistent with the accountable person's knowledge of the customer, the customer's commercial or personal activities and risk profile, and, where necessary, the source of funds; and

- (c) ensuring that the obligations required by the Act, including those for high-risk customers, PEPs and correspondent banking relationships, are fulfilled at all times.
- (2) Accountable persons shall –
 - (a) pay special attention to all complex, unusual large transactions, or unusual pattern of transactions that have no visible economic or lawful purpose;
 - (b) examine as far as possible the background and purpose of such transactions and set forth their findings in writing; and
 - (c) keep such findings available for examination by the Transaction Reporting Authority, auditors, and any other competent authorities, for a minimum of 7 years.

8 Establishment of customer profile

- (1) An accountable person shall create a profile for each customer to whom the requirements of section 33 of the Act apply, containing sufficient detail to enable it to implement the customer due diligence requirements of the Act and this Regulation.
- (2) The customer profile shall be based upon sufficient knowledge of the customer, including the customer's proposed business with the accountable person, and where necessary the source of customer's funds.

9 Timing of verification

- (1) Subject to sub-regulation (2), the identification and verification of the identity of each customer, and obtaining of other information required by the Act and this Regulation, shall take place before –
 - (a) the establishment of an account, or of a business relationship;
 - (b) executing any transaction to which section 33(2)(b) of the Act applies; or
 - (c) the carrying on of further business, if money laundering or financing of terrorism is suspected or if doubts exist about the veracity or adequacy of previously-obtained customer identification information.
- (2) Notwithstanding sub-regulation (1)(a), the supervisory authority for the accountable person may, at the request of an accountable person, issue directions on the circumstances in which the verification of identity of the customer and beneficial owner may be completed as soon as reasonably practicable after the commencement of the account or business if –
 - (a) the risk of money laundering or financing of terrorism is effectively managed; and

- (b) a delay in verification is essential to prevent interruption of the normal conduct of business.
- (3) Procedures to manage risk concerning delayed customer identification shall include measures such as a limitation of the number, types and amount of transactions that can be performed, and the monitoring of large or complex transactions being carried out outside the expected norms for that type of relationship.

10 Enhanced Customer Due Diligence

- (1) For the purpose of complying with subsection 33(3)(a) of the Act, accountable persons shall apply enhanced customer due diligence for customers that are likely to pose a higher risk of money laundering or terrorism financing including foreign politically exposed persons or domestic or international politically exposed persons who are considered to be a higher risk.
- (2) Enhanced customer due diligence shall —
 - (a) include reasonable measures to establish the source of wealth and source of funds of customers; and
 - (b) be applied to higher risk customers at each stage of the customer due diligence process.
- (3) When considering the application of enhanced customer due diligence accountable persons should consider whether all or some of the following measures should be applied —
 - (a) obtaining additional information on the customer including regular checks on the customer identification data of the customer and beneficial owner;
 - (b) obtaining additional information on the nature of the business relationship;
 - (c) obtaining information on the reasons for transactions that have taken place or are planned;
 - (d) increasing the number and timing of controls applied to monitor the business relationship and setting appropriate transaction thresholds or patterns to trigger further examination; or
 - (e) any other measure for the effective management of the money laundering or terrorism financing risk posed by the customer.
- (4) No higher risk customer shall be accepted as a customer unless a senior member of the accountable person's management has approved the relationship.
- (5) Supervisory authorities shall issue guidance to accountable persons to assist them develop and implement policies and procedures in relation to enhanced customer due diligence.

11 Simplified Customer Due Diligence

- (1) For the purpose of complying with subsection 33(3)(b) of the Act, accountable persons may apply to their supervisory authority for authorisation to apply simplified customer due diligence procedures. Permission to implement such procedures will be granted only if the accountable person presents a procedure which adequately manages the assessed money laundering and terrorist financing risks that are applicable.
- (2) The general rule is that customers shall be subject to the full range of customer due diligence measures as provided in the Act and this Regulation.
- (3) In circumstances where —
 - (a) the risk of money laundering or terrorist financing is lower;
 - (b) information on the identity of the customer and the beneficial owner of a customer is available; and
 - (c) the accountable person has appropriate measures in place to adequately manage and mitigate any money laundering or terrorism financing risks,the supervisory authority may authorize simplified customer due diligence measures to be applied.
- (4) Where an accountable person has been authorized to apply simplified customer due diligence measures in accordance with this Regulation, the measures must be set out in writing and incorporated within the accountable person's internal controls.
- (5) Once simplified customer due diligence procedures are in place they are to be treated as if they were a part of this Regulations, and failure to comply with the procedures shall be treated a breach.
- (6) An accountable person shall not be authorized to apply simplified customer due diligence measures where there is a suspicion of money laundering or terrorist financing, or where higher risk scenarios apply.

12 Politically Exposed Persons

An accountable person shall have in place appropriate risk management systems to determine whether a customer or beneficial owner is a PEP, as prescribed in section 36 of Act and –

- (a) for a foreign PEP, an accountable person shall –
 - (i) obtain approval from a designated senior manager before establishing or continuing a business relationship with such customer or beneficial owner;
 - (ii) take reasonable measures to identify the source of wealth and source of funds; and

- (iii) conduct enhanced on-going monitoring of the business relationship to permit the accountable person to fulfil their obligations under the Act, including all of the customer due diligence and reporting requirements.
- (b) for a domestic PEP or person who has been entrusted with a prominent function by an international organization, apply the measures under sub-paragraph (a) in case of a higher risk.

13 Internal procedures, policies and controls

- (1) An accountable person shall appoint a Compliance Officer at a senior management level to be responsible for the implementation and ongoing compliance of all obligations within the accountable person.
- (2) The Compliance Officer shall have unrestricted access to all books, records and employees of the accountable person as is necessary to fulfil his responsibilities.
- (3) An accountable person shall develop and implement internal programs for the prevention of money laundering, terrorism financing, proliferation financing and such programs shall be –
 - (a) regularly updated reflecting risk;
 - (b) approved by senior management and be monitored and enhanced, if and as necessary; and
 - (c) appropriate to all the risks identified under section 32 of the Act or the National Risk Assessment on AML/CFT, be proportionate to the nature and size of the accountable persons' business, be applicable to all domestic and foreign branches and majority owned subsidiaries of the accountable person and should at a minimum include –
 - (i) internal policies, procedures and controls to fulfil the obligations of the Act and this Regulation; and
 - (ii) independent audit arrangements to review and verify compliance with and effectiveness of the measures taken in accordance with the Act and this Regulation.
- (4) Financial groups shall ensure that group-wide policies and procedures against money laundering and terrorism financing are applicable to all branches and majority owned subsidiaries. These policies shall provide for the sharing of information, subject to adequate safeguards on confidentiality and use of information exchanged, required for the purposes of customer due diligence and the management of money laundering and terrorism financing risk and include information and analysis of transactions of activities which appear unusual.
- (5) Accountable persons shall maintain an adequately resourced and independent audit function to ensure that the compliance officer and staff of the accountable

person are performing their duties in accordance with the reporting entity's AML/CFT internal policies, procedures, systems and controls.

- (6) Accountable persons shall have procedures to ensure that appropriate recruitment processes are implemented. Such processes shall ensure appropriate standards when hiring employees and to ensure that –
 - (a) employees have a high level of competence necessary for performing their duties;
 - (b) employees have appropriate ability and integrity to conduct the business activities of the accountable person;
 - (c) potential conflicts of interests are taken into account, including the financial background of the employee;
 - (d) fit and proper and code of conduct requirements are defined; and
 - (e) persons charged or convicted of offences involving fraud, dishonesty or other similar offences are not employed by the accountable person.
- (7) Supervisory Authorities may issue directives outlining the type and extent of measures an accountable person shall undertake with respect of each of the requirements in the Act and these Regulations, having regard to the risks of money laundering and terrorism financing, the size of the business or profession, and the standards set by relevant professional bodies.

14 Cross-Border Correspondent Banking Relationships

A financial institution shall carry out the following in addition to performing normal customer due diligence measures contained in sections 33 and 34 of the Act before entering into cross-border correspondent banking and other similar relationships –

- (a) collect sufficient information about the respondent institution to understand the nature of its business, and determine its reputation and the quality of supervision, including whether it has been subject to a money laundering or financing of terrorism investigation or regulator action;
- (b) obtain approval from senior management;
- (c) conduct an assessment of the quality of anti-money laundering and countering the financing of terrorism controls of the respondent institution;
- (d) clearly understand the respective responsibilities of each institution;
- (e) with respect to payable-through accounts, the financial institution shall be satisfied that where customers of the respondent bank that have direct access to its accounts, the respondent bank has conducted customer due diligence on such customers and is able to provide relevant customer due diligence information to the financial institution upon request; and
- (f) ensure that the respondent institution does not permit its accounts to be used by shell banks.

15 Reliance on Identification by Third Parties

- (1) An accountable person may rely on third parties to perform customer due diligence measures as required by section 33 of the Act, subject to the following –
 - (a) there is no suspicion of money laundering or terrorism financing;
 - (b) the accountable person relying on the third party shall immediately obtain the necessary information as required under section 33 of the Act from the third party, including on the identity of each customer and beneficial owner.
- (2) The accountable person shall take adequate steps to satisfy itself that the third party will provide without delay copies of identification information and other relevant documents relating to customer due diligence requirements upon request, and –
 - (a) is established in or is subject to the jurisdiction of a State where it is subject to requirements equivalent to those specified in the Act and these Regulations; and
 - (b) is regulated, supervised or monitored to ensure compliance with these requirements and has measures in place that do comply with these requirements.
- (3) The Transaction Reporting Authority shall issue directives in relation to any jurisdiction that it considers fulfils the terms of subsections 43(2) and 43(3) of the Act.
- (4) Notwithstanding any other provision in this Regulation, the accountable person relying on the third party shall always remain responsible for compliance with the Act and this Regulation, including customer due diligence and reporting requirements.
- (5) An accountable person relying on a third party that is part of the same financial group as the accountable person may consider that the requirements under sections 33 and 34 of the Act are met if –
 - (a) the financial group applies customer due diligence and record-keeping requirements and internal controls and measures in accordance with the requirements under the Act;
 - (b) the implementation of the customer due diligence and record-keeping requirements and internal controls and measures is supervised at the financial group level by a competent authority; and
 - (c) any higher jurisdiction risk is adequately mitigated by the group's AML/CFT policies.

16 Obligations regarding wire transfers

- (1) Subject to regulation 17(1), a financial institution when undertaking domestic or cross border wire transfers the value of which is equal to or above –
 - (a) \$1,000, for domestic or foreign wire transfers undertaken by financial institutions other than VASPs; or
 - (b) \$0 for wire transfers undertaken by financial institutions that are VASPs, shall include accurate originator and beneficiary information, and ensure that such information accompanies the wire transfer or related message throughout the payment chain. This information shall include –
 - (i) the full name of the originator and beneficiary;
 - (ii) the account number of the originator and beneficiary where such an account is used to process the transaction, or in the absence of an account, a unique transaction reference number should be included, which permits traceability of the transaction;
 - (iii) the originator's address and the country and town name (or nearest alternative) of the beneficiary;
 - (iv) where the originator is a natural person, the date of birth of the originator; and
 - (v) where the originator or beneficiary is a legal person, the following information, where this exists –
 - (a) the connected Business Identifier Code;
 - (b) the Legal Entity Identifier; or
 - (c) the unique official identifier of the originator and/or beneficiary.
- (2) Where a financial institution is not able to obtain the information required in sub-regulation (1), it shall not proceed with the transaction or execute the transfer.
- (3) The Reserve Bank may issue directives with respect to requirements relating to wire transfers including requirements in sub-regulation (1) for transactions under the prescribed amount threshold, and with respect to –
 - (a) domestic wire transfers provide for full originator information to be made available to the beneficiary financial institution and appropriate authorities by other means; and
 - (b) cross-border transfers, where individual transfers from a single originator are bundled in a batch file, provide for the originator's account number or unique reference number to be included, and that the batch file contains full originator information that is fully traceable in the recipient jurisdiction.
- (4) Sub-regulations (1) and (3) shall not apply to transfers executed as a result of credit card or debit card transactions, provided that the credit card or debit card

number accompanies the transfer resulting from the transaction, nor shall they apply to transfers between financial institutions acting for their own account.

- (5) A financial institution generating a wire transfer shall ensure that –
 - (a) the transfer contains required and accurate originator and beneficiary information as set out under sub-regulations (1) and (3);
 - (b) all originator and beneficiary information is kept in accordance with this Regulation; and
 - (c) no wire transfer is executed that does not comply with the requirements under this Regulation.
- (6) A financial institution processing an intermediary element of a wire transfer shall –
 - (a) ensure that all originator and beneficiary information that accompanies a wire transfer is retained with it;
 - (b) where technical limitations prevent the required originator or beneficiary information accompanying a cross-border wire transfer from remaining with it a related domestic wire transfer, keep a record for at least seven years from the day of the transaction of all the information received from the ordering or other intermediary financial institution;
 - (c) take reasonable measures to identify cross-border wire transfers that lack full and accurate originator and beneficiary information as required under sub-regulations (1) and (3); and
 - (d) apply risk-based policies and procedures to determine whether to execute, reject or suspend such a cross-border wire transfer and appropriate follow up action.
- (7) A financial institution receiving a wire transfer shall –
 - (a) verify the identity of the beneficiary of a wire transfer and keep this information in line with the requirements of this Regulation;
 - (b) take reasonable measures to identify cross-border wire transfers that lack originator and beneficiary information as required under sub-regulations (1) and (3); and
 - (c) apply risk-based policies and procedures to determine whether to execute, reject or suspend such a cross-border wire transfer and appropriate follow up action.

17 Obligations regarding transfers of virtual assets

- (1) Financial institutions that are virtual asset service providers are required to comply with the requirements of sub-regulations (1) to (7) other than requirements that originator and beneficiary information should be contained in, accompany or be retained with the transfer.

- (2) Originator and beneficiary information associated with transfers processed by virtual asset service providers shall be provided to the beneficiary virtual asset service provider or financial institution immediately and securely.
- (3) Originator and accurate beneficiary information associated with a wire transfer shall be held by the beneficiary financial institution for no less than seven years from the date of the transfer and should be made available upon request by the Transaction Reporting Authority.

18 Obligations regarding record keeping

For the purpose of complying with section 45 of the Act –

- (a) accountable persons may destroy paper-based records that are subject to maintenance and preservation pursuant to section 45 provided that before the record is destroyed a complete electronic or digital copy of the record that complies with the requirements of the section is created.
- (b) An electronic copy of a record created pursuant to this Regulation shall be maintained for at least seven years from the date it came into existence.

PART II – TRANSACTION REPORTING

19 Reports Pursuant to sections 17 and 18 of the Act

The form and manner of making reports pursuant to sections 17 and 18 of the Act is set out in Schedule I of this Regulation.

20 Declarations pursuant to section 55 of the Act

A declaration pursuant to section 55 of the Act shall be in the form set out in Schedule II.

Made at Nuku'alofa this 1st day of **October** 2026.

Attorney General

SCHEDULE I*(section 19)***FORM 1 - SUSPICIOUS TRANSACTION REPORT (STR)**

TRANSACTION REPORTING AUTHORITY SUSPICIOUS TRANSACTION REPORT (STR) Please complete in INK and in CAPITAL LETTERS		10. Is a photocopy of ID document/s attached?
Reporting of suspicious transactions is required under Section 17(1) of the Money Laundering and Proceeds of Crime Act 2025. Failure to comply with requirements under section 17 may result in fines up to \$500,000 or 10 years imprisonment or both or a fine up to \$5,000,000 for a legal person.		PART II – DETAILS OF PERSON/ORGANISATION ON WHOSE BEHALF THE TRANSACTION WAS CONDUCTED (if applicable)
PART I – IDENTITY OF PERSON CONDUCTING THE SUSPICIOUS TRANSACTION		11. Full name of person/organization
1. Full name (title, given names and surname) Also known as:		12. Occupation, Business or Principal Activity _____
2. Date of birth: Day/Month/Year	3. Country of birth:	13. Business Address (Physical and PO Box) 14. Residential Address (Cannot be a PO Box)
4. Occupation, business or principal activity		15. Give details if this person is a signatory to account(s) affected by this transaction Account Title/Name: _____ Account No. _____ Account Type: _____ Financial Institution: _____ Branch: _____
5. Business address (physical and PO Box)		PART III – DETAILS OF THE TRANSACTION
6. Residential address (cannot be a PO Box)		16. Type of transaction (e.g. Deposit)
7. <u>NON RESIDENT</u> – Tonga contact address		17. Date of transaction:
8. Give details if this person is a signatory to an account(s) affected by this transaction Details of Account(s) Account Title/Name: Account No. _____ Account Type: _____ Financial Institution: _____ Branch: _____		18. Transaction Description (e.g. Payment for Import etc.)
9. How was the identity of this person confirmed? ID Type: ID Number: Issuer:		19. Total amount of this transaction (include cash and any other components of the transaction – If a foreign currency is involved, convert the amount to Tongan pa'anga)
20. If a foreign currency was involved in this transaction, specify: Foreign Currency: (e.g. NZD) Foreign Currency Amount: (e.g. \$100,000)		

21. If a cheque / bank draft / money order / telegraphic transfer / transfer of currency or purchase or sale of any security was involved in this transaction, please specify:

Drawer/Ordering Customer: _____

Payee/~~Favouree~~/Beneficiary: _____

22. If another accountable person was involved in this transaction, please specify:

Name of accountable person: _____

Branch / Office / Agency: _____

Country: _____

23. Give details of accounts of any OTHER person(s) / organization(s) affected by this transaction.

Account title: _____

Account type: _____

Bank/Financial Institution: _____

Branch: _____

Account Number: _____

PART IV – DETAILS OF THE RECIPIENT PERSON/ORGANISATION

24 Full name of person/organization

25. Occupation, Business or Principal Activity

Country: _____ Phone: _____

26. Business Address (Physical and PO Box)
27. Residential Address (Cannot be a PO Box)

28. Was an Account(s) Specified for the Recipient Person/Organization? Yes No Mark with a Tick
Details of Account(s)

(1) Account Title/Name:

(2) Account Number:

29. Details of recipient account (if not already provided)

Account Title/Name: _____

Account No. _____ Account Type:

Financial Institution: _____
Branch: _____

PART V – GROUNDS FOR SUSPICION

30. Give details of the nature and circumstances surrounding the transaction and the reason for suspicion. *(provide a high level summary and provide details on a separate sheet such as customer/client profile, suspicious activity, grounds for suspicion/red flags, related parties, other relevant information.)*

31. Is additional information attached to this report?

Please specify: _____

PART VI – Accountable Person

32. Name of Accountable Person

33. Name of branch or office where the transaction was conducted.

34. Details of Compliance Officer:

Given names and surname:

Job title:

35. This statement is made pursuant to the requirement to report suspicious transactions under the Money Laundering and Proceeds of Crime Act 2025

Signature of Authorised Officer:

SIGN
HERE

DAY MONTH YEAR

FORM 2 – CURRENCY TRANSACTION REPORT FOR FINANCIAL INSTITUTIONS

TRANSACTION REPORTING AUTHORITY CURRENCY TRANSACTION REPORT (CTR) FOR FINANCIAL INSTITUTIONS Please complete in INK and in CAPITAL LETTERS	
Reporting of currency transaction of \$10,000 or above in any currency is required by law under section 18(1) of the Money Laundering and Proceeds of Crime Act 2025. Failure to comply with the requirements of s.18 may result in fines up to \$500,000 or 10 years imprisonment or both or a fine up to \$5,000,000 for a legal person.	PART B – DETAILS OF PERSON/ORGANISATION ON WHOSE BEHALF THE TRANSACTION WAS CONDUCTED (if applicable) <i>(If more than one, attach a separate sheet providing required details)</i> 9. Full name of person/organization 10. Address 11. Phone 12. Occupation, business or principal activity 13. Give details if this person / organisation is a signatory to account affected by this transaction Account Title/Name: Account No. Account Type: Financial Institution & Branch:
PART A – DETAILS OF PERSON(S) CONDUCTING TRANSACTION 1. Date of Transaction 2. Date of Submission: 3. Full name Also known as: 4. Date of Birth 5. Address 6. Phone 7. Occupation 8. How was the identity of this person confirmed? ID Type: ID Number: 8. Give details if this person is a signatory to account affected by this transaction Account Title/Name: Account No. Account Type: Financial Institution & Branch:	PART C – DETAILS OF THE TRANSACTION 14. Total amount of this transaction (include cash and other components. If a foreign currency is involved, convert to Tongan pa'anga) TOP\$. 15. Total cash component of this transaction (if a foreign currency is involved, convert to Tongan pa'anga) TOP\$.

16. Type of Transaction	
Inward	
Outward	
17. Type of Payment	
Cash	
Cheque	
TT	
Cash/Cheque	
Other	
18. Type of Currency:	
19.Currency Amount:	
20. Purpose of transaction:	
21. Personal or Business: _____	

PART D – DETAILS OF THE ACCOUNTABLE PERSON
22. Type of Accountable Person
☐ Bank ☐ Foreign Exchange Dealer

23. Name of Accountable Person

24. Address of branch or office where transaction was conducted:

27. This report is made pursuant to the requirements of Section 18(1) of the Money Laundering and Proceeds of Crime Act 2025.

29. Date: ____/____/____ Day / Month/ Year
30. Details of authorized officer
Given names and surname: _____
Job title: _____
Phone number: _____
Fax number: _____

TRANSACTION REPORTING AUTHORITY USE ONLY
Comments:

FORM 3 – CURRENCY TRANSACTION REPORT FOR DESIGNATED NON-FINANCIAL BUSINESS AND PROFESSION

**TRANSACTION REPORTING AUTHORITY
CURRENCY TRANSACTION REPORT (CTR)
FOR DESIGNATED NON-FINANCIAL
BUSINESS AND PROFESSIONS (DNFBPs)**
Please complete in **INK** and in **CAPITAL LETTERS**

Reporting of currency transaction of \$10,000 or above in any currency is required by law under section 18(1) of the Money Laundering and Proceeds of Crime Act 2025. Failure to comply with the requirements of s.18 may result in fines up to \$500,000 or 10 years imprisonment or both or a fine up to \$5,000,000 for a legal person.

PART A – Name of Customer or Client

1. Tax Identification Number (TIN):

2. Birth Registration Number (BRN):

3. National ID number or other ID number:

4. Date of Birth:

5. Occupation, business, or principal activity:

6. Postal address (PO Box):

7. Business or residential address (cannot be a PO Box):

Country: _____ Phone Number: _____

8. Account Details

Account Title/Name: _____

Account No. _____ Account Type: _____

PART B – DETAILS OF THE TRANSACTION

9. Date of transaction:

10. Transaction direction (Cash paid in / Cash paid out):

11. Type of transaction:

Deposit/Withdrawal	
Foreign currency & exchange transaction	
Other (specify in/out)	

12. Full name of financial institution:

13. Branch/office/agency where transaction occurred:

TRANSACTION REPORTING AUTHORITY USE ONLY

Comments:

FORM 4 – INTERNATIONAL WIRE TRANSFERS REPORT (IWTR)

PART A: DETAILS OF THE TRANSACTIONS																		
1. Total Amount of Transaction	2. Date of Transmission/Receipt	3. Date Funds Available	4. Direction of Transmission	5. Transaction Reference Number	6.1 Sending Institution - BIC	6.2 Sending Institution - Name of Financial Institution	6.3 Sending Institution - City/Town	6.4 Sending Institution - Country	6.6 Sending Institution - Phone	7. Receiving Institution - BIC	7.1 Receiving Institution - Name of Bank or Money Transmission Service Provider	7.2 Receiving Institution - Branch/Office/Agency	7.3 Receiving Institution - Financial Institution	7.4 Receiving Institution - City/Town	7.5 Receiving Institution - Country	7.6 Receiving Institution - BIC or LEI or Unique Official Identifier	8.1 Foreign Currency - Currency Code	8.2 Foreign Currency - Transaction Amount

Part B - INVOLVED PARTY DETAILS																													
9.1 Originator - Full Name	9.2 Originator - Date of Birth	9.3 Originator - Business Address (PO Box)	9.5 Originator - Country	9.6 Originator - Phone	9.7 Originator - Residential Address	9.8 Originator - Country	9.9 Originator Phone	10.1 Originator - Account Title/ Name	10.2 Originator - Account Number/ Unique Transaction Reference	10.3 Originator - Account Type	10.4 BIC/LEI/ Unique Official Identifier	10.5 Branch/Office/Agency	10.6 Financial Institution	11.1 Beneficiary - Name	11.2 Occupation/Business/Principal Activity	11.3 Beneficiary - Business Address	11.4 Beneficiary - PO Box	11.5 Beneficiary - City/Town	11.6 Beneficiary - Country	11.7 Beneficiary - Phone	11.8 Residential Address	12.1 Account Title/ Name	12.2 Account Number/ Unique Transaction Reference	12.3 Account Type	12.4 BIC or LEI or Unique Official Identifier	12.5 Branch/Office/Agency	12.6 Financial Institution	13.1 Full Name	13.2 Position Within Organisation

PART C - ADDITIONAL PAYMENT DETAILS						
14. Details of Payment	15. Sender to Receiver Information	16. Additional Information	17.1 Receiver's Correspondent, BIC/Name of Financial Institution	17.2 Receiver's Correspondent, Country	18.1, Sender's Correspondent, Bank Identifier Code	18.2 Sender's Correspondent, Name of Financial Institution

PART D - REPORTING FINANCIAL INSTITUTION (FI)					
19. Type of Financial Institution	20. Name of Financial Institution	21. Name of Branch/Office/Agency (Where Transaction Was Conducted)	22.1 Business Address of FI	22.2 Business Address of FI, Country	22.3 Business Address of FI, Phone

SCHEDULE II

(Regulation 20)

**TRANSACTION REPORTING
AUTHORITY****BORDER CASH REPORT (BCR)**

Complete this form if you are carrying cash with a value of equal to or above TOP\$10,000 or foreign equivalent. This declaration is required by law under section 55(1) of the Money Laundering and Proceeds of Crime Act 2025.

Pursuant to section 55(3), Any person who intentionally or recklessly fails to declare cash in an amount equal to or above \$10,000 when entering or leaving Tonga as required pursuant to subsection (1) or who makes a false or misleading declaration commits an offence and shall be liable upon conviction to a fine not exceeding \$50,000 or imprisonment not exceeding 10 years or to both.

Give completed form to A CUSTOMS OFFICER at any Tongan AIR or SEA PORT at the time of your arrival or departure.

**For any Assistance on completion of this form
please speak to nearest Customs Officer**

**PART A – DETAILS OF PERSON CARRYING CASH
INTO OR OUT OF TONGA**

1. Full name (title, given names and surname)

Also known as: _____

2. Date of birth: ____/____/____
Day / Month/ Year

3. Residential address in Tonga (cannot be a PO Box)

Phone: _____

4. Occupation, business or principal activity

5. Business address (physical and PO Box)

Country: _____ Phone: _____

6. Residential address in home country (cannot be a PO Box)

Phone: _____

7. Give details of all valid passports or other travel documents that you hold

Passport 1 number: _____

Country of issue: _____

Passport 2 number: _____

Country of issue: _____

8. If not a resident, purpose of visit:

- ☐ Holiday
☐ Visiting friends/relatives
☐ Business/conference
☐ Other, specify _____

PART B – DETAILS OF TRAVEL

9. Direction of Travel

☐ OUT OF Tonga ☐ INTO Tonga

10. Date of Travel: ____/____/____
Day / Month/ Year

11. Flight number or name of ship:

PART C – DETAILS OF CASH BEING CARRIED

12. Where is the city and country the cash is being imported OR taken to?

City _____ Country _____

13. Where was the cash obtained from? E.g. money changer, bank, business cashflow

14. What type of cash is being carried (currency, cheques, travellers cheques, money orders, negotiable instruments, etc)

15. Details of the cash carried (if more than 3 currencies, attach extra details on separate sheet), if it is

Currency Code	Currency Amount

**PART D – IF NOT YOUR OWN, ON WHOSE BEHALF
ARE YOU ACTING?**

16. Are you carrying this cash on your own behalf?

YES ☐ Go to Part E if not for yourself or Part F if for yourself

NO ☐ Continue with PART D

Page 29