

**Law No.: (20) of 2019 Promulgating the Law on Combating Money Laundering
(ML) and Financing of Terrorism (FT)**

Number of Articles: 99

Table of content

Promulgation Articles

First Chapter: Definitions (1-1)

Chapter II: ML and FT (2-5)

Chapter III: Preventive Measures (6-22)

Chapter IV: Customs Declaration (23-28)

Chapter Five: The National AML and CFT Committee (29-30)

Chapter Six: Financial Intelligence Unit (31-38)

Chapter Seven : Regulatory Authorities (39-44)

Chapter Eight: Transparency, Legal Persons and Legal Arrangements (45-48)

Chapter Nine: Investigation and Precautionary Procedures (49-57)

Chapter Ten: International Cooperation

Section: One: General Rules (58-62)

Section Two: Mutual Legal Assistance Requests (63-68)

Section: Three: Criminals' Extraditions (69-72)

Section: Four: Other Forms of Cooperation (73-74)

Chapter Eleven: Penalties (75-94)

We, Tamim Bin Hamad Al Thani,

Emir of the State of Qatar,

After having perused the Constitution;

Law No. 4 of 1978 on the Control, Assaying and Stamping Precious Metals, as amended -by Law No. 12 of 1990;

Law No. 8 of 1996 with respect to Endowment (Waqf) and the amending Laws thereof;

Law No. 10 of 2002 on the Public Prosecution and the amending Laws thereof;

Law No. 40 of 2002 promulgating the Customs Law;

Law No. 3 of 2004 with respect to Combating Terrorism, as amended by Decree Law No. 11 of 2017;

The Penal Code promulgated by Law No. 11 of 2004 and the amending Laws thereof;

Law No. 12 of 2004 regulating Private Associations and Foundations and the amending Laws thereof;

The Criminal Procedure Code promulgated by Law no. (23) of 2004, as amended bylaw No. (24) of 2009;

Law No. 30 of 2004 Regulating the Auditing Profession;

Decree-Law No. 21 of 2006 Regarding Private Foundations for the Public Benefit and the amending Laws thereof;

Law (23) of 2006 regarding Enacting the code of law practice and the amending Laws thereof;

Law on Combating ML and FT Promulgate by Law No. 4 of 2010;

Law No. 8 of 2012 in respect of Qatar Financial Markets Authority, as amended by Decree Law No. 22 of 2018;

Law on Qatar Central Bank and the Regulation of Financial Institutions Promulgated by Law No.13 of 2012;

Law No (6) of 2014 promulgating Real Estate Development;

Law No.15 of 2014 Regulating Charitable Activities;

The Commercial Companies Law Promulgated by Law No. 11 of 2015;

Law No 22 of 2017 Regulating Real Estate Brokerage;

The United Nations Convention against Illicit Traffic in Narcotic Drugs and Psychotropic Substances of which the Decree No. 130 of 1990 was stipulated to approve Qatar's accession to the Convention;

The United Nations Convention against Corruption of which the Decree No. 17 of 2007 was stipulated to adopt it;

The United Nations Convention against Transnational Organized Crime 2000 of which the Decree No. 10 of 2009 was stipulated to approve Qatar's accession to the Convention;

The Arab Convention against Corruption of which the Decree No. 37 of 2012 was stipulated to adopt it;

The International Convention for the Suppression of the Financing of Terrorism for 1999, of which the Decree No. 20 of 2018 was stipulated to approve Qatar's accession to the Convention;

Council of Ministers Resolution No. 7 of 2007 on the Establishment of the National Counter Terrorism Committee and the amending Laws thereof;

Draft law submitted by the Council of Ministers; and

Upon consultation of the Shura Council;

We, hereby have promulgated the following Law:

Promulgation Articles

Article (1)

Provisions of the Law on Combating ML and FT shall enter into force.

Article (2)

The Council of Ministers shall issue the implementing regulations of this Law. Nevertheless, without prejudice to provisions of this Law, current decisions shall stay in effect till issuance of new regulations.

Article (3)

Persons referred to in provisions of this Law shall regularize their status in conformity with such provisions within six months as of effective date. This period of time may be extended for a similar period(s) upon a decision by the Council of Ministers.

Article (4)

The aforementioned Law No. (4) of 2010 and all provisions in contravention of the provisions of this Law are hereby repealed.

Article (5)

All competent authorities, each within its own competence, shall implement the provisions of this Law, which shall be published in the Official Gazette.

First Chapter: Definitions

Article (1)

In the implementation of the provisions of this law, the following words and phrases shall have the meanings assigned thereto, unless the context otherwise requires:

Bank	Qatar Central Bank
Governor	Qatar Central Bank Governor
Committee	The National AML & CFT Committee stipulated in Article (29) of this Law
Unit	the Financial Intelligence Unit
Competent Authority	Any public authority invested with specific responsibilities to combat ML and FT.
Regulatory Authorities	Any competent authorities responsible for licensing and monitoring financial institutions (FIs), Designated Non-Financial Business or Profession (DNFBPs) and Non-Profit Organizations (NPOs); as well as assuring their compliance with AML and CFT requirements as specified by the regulations.
Authority	Regulatory Authority for Charitable Activities
Predicate Offence	Pursuant to applicable legislation in the State, any act that constitutes a felony or misdemeanour that generates funds, whether committed inside the State or abroad and can be punishable in concerned countries.
Instruments	Whatever is used or intended to be used, in any way whatsoever, wholly or partially, in committing one or more ML or FT offences.
Proceeds of the Crime	Any funds, derived or obtained, whether directly or indirectly, from committing any predicate offence, including profits, interest, proceeds, etc. generated by these funds, whether, transferred or exchanged, wholly or in part, into other assets or investment returns.
Funds	Assets or properties of every kind, whether tangible or intangible, movable or immovable, liquid or fixed, including financial assets and economic resources, such as oil and other natural resources and all the rights attached thereto, whatever their value and however acquired; all legal documents or instruments in any form, including electronic or digital copies proving asset or share ownership; profits, interest, proceeds, etc. generated by these funds or any other funds, that may be used to obtain finance, goods or services.
Terrorist Act	<ol style="list-style-type: none">1) Any act which constitutes an offence according to regulating laws of combating terrorism or international convections related to combating terrorism in which the State is a party.2) Any act intended to cause death or serious bodily injury to civilians, or to any other person not taking an active part in the hostilities in a situation of armed conflict, when the purpose of such act, by its nature or context, is to intimidate a population, or to compel a government or an international organization to do or to abstain from doing an action.
Terrorist	Any natural person who commits any of the following acts: <ol style="list-style-type: none">1) commission or the attempt to commit terrorist acts, intentionally, by any means, either directly or indirectly,2) participation as an accomplice in terrorist acts.3) organizing terrorist acts, or directing others to commit such acts.

4) contributing to the commission of terrorist acts with a group of persons acting with a common purpose where the contribution is made deliberately and with the aim of furthering the terrorist act or with the knowledge of the intention of the group to commit a terrorist act.

Terrorist Organization

Any group of terrorists that:

- 1) commits, or attempts to commit, terrorist acts, by any means, directly or indirectly, unlawfully and wilfully.
- 2) acts as an accomplice in the execution of terrorist acts.
- 3) organizes or directs others to commit terrorist acts.
- 4) contributes to the commission of terrorist acts with a group of persons acting with a common purpose where the contribution is made deliberately and with the aim of furthering the terrorist act or with the knowledge of the intention of the group to commit a terrorist act.

Freezing

Prohibiting the transfer, conversion, disposition, movement, or transport of funds, equipment or other instrument on the basis of, and for the duration of the validity of a decision of a competent authority, until a decision to lift the freezing or confiscation judgment is issued by a competent court.

Seizing

Prohibition against the transfer, misappropriation, conversion, disposition, movement, or transport of funds on the basis of and for the duration of the validity of a decision of a judicial or other competent authority that manages and has actual control of these funds.

Confiscation

Permanent deprivation of funds pursuant to a court judgment.

Financial Institution (FI)

Any person or entity that conducts as a business one or more of the following activities or operations for or on behalf of a customer as specified by the regulations.

Financial Group

A group that includes a parent company or any other type of legal persons that is a majority shareholder. This parent company coordinates responsibilities with the rest of the group for the purpose of ensuring tighter control of the group. It has subsidiaries or affiliates that are governed by the AML and CFT policies and procedures at the level of the group.

Designated Non-Financial Businesses and Professions (DNFBPs)

They include the following businesses, activities or professions:

- (1) Real estate brokers, if they act in transactions for customers in relation to buying or selling of real estate, or both.
- (2) Dealers in precious metals or stones, if they engage with their customers in cash transactions that equal to or exceed the minimum amount set by regulations.
- (3) Authorized notaries, lawyers, public accountants, chartered accountants, whether sole practitioners, partners or employed professionals, if they prepare, execute, or conduct transactions for clients in relation to any of the following activities:
 - (a) Buying or selling real estate.
 - (b) Managing client money, securities or other assets.
 - (c) Managing bank, savings or securities accounts.
 - (d) Organizing contributions for the establishment, operation or management of companies or other entities.
 - (e) Creating, operating or managing legal persons or legal arrangements and buying or selling of business entities.

(4) Trust Funds and Company Service Providers, if they prepare, or conducts transactions for customer on commercial basis in relation to any of the following activities:

- a) Acting as a founding agent of legal persons.
- b) Acting as, or arranging for another person to act as, a director or secretary of a

	<p>company, a partner of a partnership, or a similar position in relation to other legal persons.</p> <p>c) Providing a registered office, business headquarters, or correspondence address or an administrative address, for one of the companies, partnerships or any other legal person or legal arrangement.</p> <p>d) Acting as, or arranging for another person to act as, a trustee for a direct trust fund.</p> <p>e) Acting as, or arranging for another person to act as, a nominee shareholder on behalf of another person.</p> <p>(5) Any other business or profession prescribed and regulated by a resolution issued by the Council of Ministers upon the proposal of the Committee.</p>
NPOs	Any entity, legal person, legal arrangement or organization, set for the purpose of collecting, receiving or disbursing funds for charitable, religious, cultural, educational, social, communal or any other charitable purpose(s).
Express Trust	Legal relationship established by means of a written document which does not result in the formation of a legal personality, whereby a person places property(ies) under the control of a Trustee for the benefit of a beneficiary(ies) or for a specific purpose.
Legal Arrangement	Express trusts or other similar arrangements
Bearer Negotiable Instruments	Monetary instruments in bearer form such as: traveller's cheques; negotiable instruments (including: cheques, promissory notes, and money orders that are either in bearer form, endorsed without restriction, made out to a fictitious payee, or otherwise in such form that title thereto passes upon delivery; incomplete instruments (including cheques, promissory notes and monetary orders) signed, but with the payee's name omitted.
Beneficial Owner	The natural person who owns or exercises effective ultimate control, directly or indirectly, over a client or the natural person on whose behalf a transaction is being conducted or, the natural person who exercises effective ultimate control over a legal person or legal arrangement.
Politically Exposed Persons	Individuals who are or have been entrusted with a prominent public function by the state, a foreign state or an international organization.
Shell Bank	A bank that has no physical presence in the country or territory in which it is incorporated and licensed, and which is unaffiliated with a regulated financial group that is subject to effective consolidated supervision. "Physical Presence" means meaningful mind and management located within a country or a territory. The existence simply of a local agent or low level staff does not constitute physical presence.
Correspondent Banking	The provision of banking services by one bank (the "correspondent bank") to another bank (the "respondent bank").
Client	Any person or legal arrangement involved with FIs or DNFBPs.
Parallel Financial Investigation	Conducting a financial investigation on the financial aspects of a criminal activity, alongside, or in the context of, a criminal investigation into ML, FT and/or predicate offence(s), so as to: <ol style="list-style-type: none"> 1. Identify the extent of criminal network(s) and/or the scale of criminality; 2. Identify and trace the proceeds of crime and terrorist funds that are, or may become subject to confiscation; and 3. Develop evidence which can be used in criminal procedures.
Business Relationship	An on-going relationship established between the client and an FI or DNFBP.
International Organizations	Entities established by formal political agreements between their member States that have the status of international treaties; their existence is recognized by law in their member countries; and they are not treated as resident institutional units of the countries in which they are located.
Person	Any person, normal or legal.
Legal Person	Any entities other than natural persons that can establish a permanent customer relationship with an FI or otherwise own property. This can include companies, foundations, or associations and other relevantly similar entities.
Originator	The account holder who allows the wire transfer from that account, or where there is no account, the natural or legal person that places the order with the ordering FI

to perform the wire transfer.

Targeted Financial Sanctions	Asset freezing and prohibitions to prevent funds or other assets from being made available, directly or indirectly, for the benefit of designated persons and entities in accordance with the law on combatting terrorism.
Money or Value Transfer Services ("MVTS")	Financial services that involve the acceptance of cash, cheques, other monetary instruments or other stores of value and the payment of a corresponding sum in cash or other form to a beneficiary by means of a communication, message, transfer, or through a clearing network to which the MVTS provider belongs.
Risk-based Approach	Means all the measures and procedures aiming to identify, assess, understand, and mitigate the risks of ML and FT.
Regulations	The implementing regulations of this Law

Chapter Two: ML and FT

Article (2)

Any person who commits any of the following acts shall be guilty of ML:

1. Remittance or transfer of funds with the knowledge that they are the proceeds of an offense, all acts of complicity in such a crime, with the intent to conceal or disguise of their illicit origin, and/or assisting the person(s) who committed such crime in evading the legal consequences of his actions;
2. Concealment or disguise of the true nature, source, location, disposition, movement or ownership of or rights with respect to such property, knowing that such property is proceeds of crime;
3. Acquiring, possessing or using property, knowing at the time of receiving such property that it is proceeds of crime; and
4. Participation and collaboration in, association with, complicity, contribution and conspiracy to, aiding and abetting, facilitating, counselling the commission of or the attempt to commit any of the acts set forth in this article.

The ML crime is considered a separate offence from the predicate offence.

The previous conviction of the perpetrator of the predicate offence(s) is not required for the determination that property is proceeds of crime; does not require.

Punishment of perpetrator(s) of the predicate offence(s) shall not prevent the punishment of such persons for the ML offense .

Article (3)

Any person commits an FT offence if that person by any means, directly or indirectly, unlawfully and wilfully, provides or collects funds with the intention that they should be used or in the knowledge that they are to be used, in full or in part:

1. To carry out a terrorist act(s);
2. By an individual terrorist or a terrorist organization, irrespective of the absence of a connection with a terrorist act or specific terrorist operations;
3. Financing the travel of individuals who travel to a State other than their States of residence or nationality for the purpose of the perpetration, planning, or preparation of, or participation in, terrorist acts or the providing or receiving of terrorist training.
4. Organizing or directing others to commit or attempt to commit an offence, as set forth in this article;
5. Participation and collaboration in, complicity, contribution and conspiracy to, aiding, abetting, facilitating, counselling the commission of or the attempt to commit any of the acts set forth in this article; FT offences should not require that the funds or other assets: (a) be originated by a licit or illicit source, (b) were actually used to carry out or attempt a terrorist act(s); or (b) be linked to a specific terrorist act(s). FT offences shall apply, regardless of whether the person alleged to have committed the offence(s) is in the same country or a different country from the one in which the terrorist(s)/terrorist organization(s) is located or the terrorist act(s) occurred/will occur.

FT offenses shall be deemed predicate offences for ML.

Article (4)

The provisions of Article (46) of the above-mentioned Criminal Law shall apply to the offences set forth in Articles (2) and (3) of this Law.

Article (5)

Intent and knowledge required to prove the offence of ML and/or FT may be inferred from objective factual circumstances.

Chapter III: Preventive Measures

Article (6)

FIs and DNFBPs shall identify, examine, understand, assess, document, monitor, and constantly update their ML and FT risks and report such risks upon request to regulatory authorities.

In so doing, DNFBPs shall take the risks that may arise in relation to (a) the development of new products and new business practices, and (b) the use of new or developing technologies, prior to the launch of such new products, business practices or the use of such new or developing technologies.

In such risk assessment, DNFBPs shall take the risks identified domestically and any other significant factors into consideration.

Article (7)

FIs and DNFBPs shall follow a risk based management system, through establishing internal controls, policies, procedures on a risk-sensitive basis. These measures must be applied effectively to manage identified risks, including those highlighted in the national risk assessment and to reduce such risk in a manner suitable to the business nature and volume.

Internal controls, policies, procedures shall be reviewed, updated, enhanced (if required). FIs, NPOs and DNFBPs shall apply such internal controls, policies and procedures on all branches, subsidiaries with majority ownership.

The regulation shall determine the internal controls, policies and procedures that should be applied to enforce conditions set herein, in accordance with the articles of this law.

Article (8)

FIs and DNFBPs shall set the adequate systems and apply preventive measure to ensure its compliance with the articles of this law with respect to targeted financial penalties.

Article (9)

FIs and DNFBPs are prohibited from keeping anonymous accounts, or accounts clearly appearing to be opened under fictitious names.

Article (10)

Due diligence measures shall be exercised by FIs and DNFBPs when:

- 1- Establishing a business relationship.
 - 2- Conducting occasional financial transactions with an amount equivalent or exceeding the sum determined in the regulation, whether executed in whole or in the form of several transactions related to each other.
 - 3- Executing occasional transactions through wire transfer in the cases mentioned in article (18) of this law.
 - 4- Being suspicious of the existence of an ML/FT activity, regardless of the transaction amount.
 - 5- There are reasonable grounds to doubt the adequacy or veracity of the documents, data, or information previously obtained.
-

Article (11)

FIs and DNFBPs shall implement due diligence measures including carrying out procedures that identify their customers whether permanent or occasional, and verify their identities using reliable, independent source documents, data or information.

The mentioned measures shall include:

1. Determine and verify the identity of any person acting on behalf of the customer and check the validity of its representation as per the applicable rules in this regard.
2. Determine the identity of the actual beneficiary and take reasonable measures to verify such identity using documentation, information or data from a reliable source to satisfy the FIs, DNFBPs with proper knowledge of the actual beneficiary.
3. Obtain information on the purpose of business relation or transaction and understating its true nature.
4. Determine the nature of the customer's activity with legal persons, legal arrangements as well as its ownership structure, control exercised over it and the identity of the actual beneficiary.

In the event that these measures cannot be complied with or if it is noted that the data relating to the identity of the clients is clearly fictitious or insufficient, neither the bank account shall be opened, the business relationship initiated nor continued nor the transaction completed. Furthermore, the Unit should be informed, as appropriate, of suspected customer cases.

The Regulation sets out the due diligence measures to be taken and the criteria used to identify and verify the true beneficiary.

Article (12)

DNFBPs may rely on a third party to conduct Customer Due Diligence measures on its behalf for verifying the identity of the applicants and true beneficial owners and identification of the nature of his business, provided that such measures shall apply on the criteria of customers mentioned in article (11) of this law.

The executive regulation shall determine the conditions of reliance on third parties.

Article (13)

FIs and DNFBPs shall apply enhanced customer due diligence measures, which commensurate with the level of risk of business relations, transactions conducted with natural, legal persons including institutions of countries identified by the committee as high risk.

DNFBPs shall further apply any measures required by the regulatory authorities, according to the committee suggestion with respect to high risk countries.

Article (14)

FIs and DNFBPs shall ensure, by reviewing current records, particularly the data and documents related to high risk customers and commercial relations, that documents, data and information obtained under the customer due diligence processes are updated and relevant on a continuous basis. This is in addition to exercising ongoing due diligence with respect to any commercial relation connecting to a Customer and verifying that any transactions resulting from such relation commensurate with the information it has in relation to its Customer and his commercial activities, the risks involved in dealing therewith and the sources of his property and wealth as the case may be.

Article (15)

FIs and DNFBPs shall apply due diligence measures in relation to their customers on a risk-sensitive basis according to their business and transactions. Enhanced customer due diligence measures shall be applied in situations which by their nature can present a higher risk of ML or FT.

Furthermore, simplified due diligence and identification processes may be applied in a manner appropriate with low risk factors admitted by national risk assessment and the evaluation of FIs and DNFBPs, provided that the risk for ML and FT is low and there is no suspicion of the existence of ML or FT.

Article (16)

FIs and DNFBPs shall implement internal risk management systems to determine if any customer or a beneficial owner is a politically exposed person, a family member of such person or closely related partner thereof. In case it is flagged as a high-risk PEP, FIs, DNFBPs shall perform extra due diligence.

Article (17)

FIs shall not enter into or continue correspondent relationships with shell banks. Likewise, FIs shall take appropriate measures to ensure that they do not engage in or continue corresponding banking relationships with a respondent FI that is known to permit its accounts to be used by shell banks.

The Regulation shall determine the mechanism of execution for these conditions.

Article (18)

FIs that conduct wire transfers of a value above the applicable threshold value determined by the regulation shall obtain accurate information on both the originator and the beneficiary. The information shall be attached to the electronic transfer of funds or related messages and maintain such information throughout the payment chain. Where it is not possible to obtain the unsupplied information, the institution shall not conduct the transfer.

In case the FI conducting the wire transfer has effective control over both parties, the originator and beneficiary, it shall take into consideration the information collected by the parties to report potential suspicious cases. Accordingly, FIs shall submit a report supported by the information collected of the suspicious cases to the Unit based in any of the countries involved in the wired transfer and make such information available to the countries related to such wire transfer.

It is prohibited to conduct wire transfers to specific persons, entities, as per the obligations stipulated in the UN Security council's decisions.

The regulation shall determine the measures required to be adopted by FIs to enforce the provisions of this Article.

Article (19)

Money transfer service providers must obtain a license from the bank, which is responsible for monitoring operators of money transfer service and taking the necessary penal measures against those who provide these services without a license. It is also responsible for ensuring their compliance with measures of AML and CFT.

The Regulations shall specify the measures for implementing the provisions of this Article.

Article (20)

FIs and DNFBPs shall maintain all records, documents and data they have obtained or collected related to local and international transactions for at least ten years as of the transaction completion date.

They shall also keep those obtained or collected through due diligence processes, as well as account files, commercial correspondences and conclusions drawn from any performed analyses, for at least ten years as of the termination date of the business relationship or the incidental transaction completion date.

Transaction records must be sufficient so that a detailed analysis of their data is allowed to be conducted and evidences against the criminal activity can be provided when required.

The FIs and DNFBPs shall make all relevant transactions due diligence information, records, and documents available to the concerned authorities upon their request and without any delay.

Article (21)

The FIs and DNFBPs shall promptly report to the Unit any suspicious financial transactions or any attempts to perform such transactions, regardless of the amount of the transaction, when they suspect or have reasonable grounds to suspect that these transactions include funds that are proceeds of a predicate offence or are linked or related to, or are to be used in terrorist acts or by terrorist organizations or those who finance terrorism.

Article (22)

Even if the FIs, and DNFBPs, their directors, officials and employees are not informed of the predicate offence and irrespective of its actual occurrence, bona fide reporting of such offence shall not give rise to any civil or criminal liability that may result from disclosure of confidential information established by a law, regulations, an administrative decision or a contract. These FIs and DNFBPs are also prohibited from disclosing to any unauthorized person about submitting a suspicious activity report to the Unit or not submitting it or any other relevant information.

Provisions under this Article shall not hinder information sharing with foreign branches and subsidiaries in which they are the majority shareholders.

In cases of suspected ML or FT and in the event that there are reasonable grounds that due diligence measures implementation would make the client become aware of such suspicion, FIs and DNFBPs shall cease to take such measures and raise a suspicious activity report to the Unit.

Chapter IV: Customs Declaration

Article (23)

Any traveller, upon entering or leaving the State of Qatar, who holds currencies, bearer negotiable instruments, or precious metals or stones or has arranged for their transfer within or outside the State by a person, shipment, post or through any other means, shall submit a declaration of the true value thereof to the competent customs officers, if it is equal or higher than the value specified by the Regulations.

These Regulations shall establish customs authorities' powers in relation to the implementation of the provisions under this Chapter.

Article (24)

Customs authorities shall monitor people arriving to or departing from the State. They shall have the right to take necessary actions, including retention of identification documents or seizure of the currencies, bearer negotiable instruments, or precious metals or stones, whether they are transferred within or outside the State in case of failure of the bearer to submit a declaration or he submits a false declaration

Customs authorities shall be entitled to request any additional information regarding the origin of these currencies, bearer negotiable instruments, or precious metals or stones and the intended use thereof. On the other hand, in the event that customs authorities seize these currencies, bearer negotiable instruments, or precious metals or stones, they shall prepare a seizure report of the incident.

Moreover, they shall have the right to detain persons involved in such incidents and immediately hand them over to the concerned security department at the Ministry of Interior. Then, seizure reports and seizures shall be referred to the Public Prosecution with a view to taking necessary measures and actions.

Article (25)

If a competent customs officer suspects that a transfer of the currencies, bearer negotiable instruments, or precious metals or stones is associated with an ML/FT offence or a predicate offence, he shall take the following actions:

- 1- Seizure of the currencies, bearer negotiable instruments, or precious metals or stones for three working days.
 - 2- Collection of sufficient data on the transfer process and other relevant information and referral of the incident to the Public Prosecution when there is corroborating evidence thereof.
-

Article (26)

Customs authorities shall cooperate with the Unit and other concerned entities in the State, particularly in enabling them to have access to the information collected or obtained in accordance with the powers granted to them to implement the provisions hereof.

Article (27)

Customs judicial officers –each within his own competence - shall detect and prove offences committed in violation of the provisions hereof.

Article (28)

Customs officers are required to keep confidential any information obtained within the scope of their duties, and even after the cessation of those duties. Such information shall not be used except for the purposes stipulated herein.

Chapter Five: The National AML and CFT Committee

Article (29)

A committee named "The National AML and CFT Committee" shall be formed at the Bank, under the presidency of the Deputy Governor and the membership of:

- 1 Two representatives of the Ministry of Interior, one is to be chosen from among directors of the ministry's competent departments and to be the Vice-Chairman of the Committee;
- 2 A representative of the Ministry of Foreign Affairs;
- 3 A representative of the Ministry of Justice;
- 4 A representative of the Minister of Business and Trade;
- 5 A representative of the Public Prosecution;
- 6 A representative of the State Audit Bureau;
- 7 A representative of the Bank;
- 8 A representative of the State Security Bureau;
- 9 A representative of the General Secretariat of the Council of Ministers;
- 10 A representative of the Qatar Financial Markets Authority;
- 11 A representative of the General Authority of Customs;
- 12 A representative of the General Tax Authority;
- 13 A representative of the Qatar Financial Centre Regulatory Authority;
- 14 General- Director of the Regulatory Authority for Charitable Activities; and
- 15 Head of the Unit.

Each body shall nominate its own representative, provided that his job position shall not be lower than a director of department or an equivalent position. The Chairman, vice-chairman and members shall be appointed by a resolution issued by the Prime Minister. Upon a proposal of the Committee, other members may be appointed by the Prime Minister's resolution.

The Committee shall have a secretary and a number of Bank employees to accomplish secretarial tasks. These employees shall be appointed in accordance with procedures and resolutions applicable at the Bank. The Committee shall also have focal points for each body represented in the Committee, provided that their financial grade shall not be lower than sixth. The focal points' remunerations to be prescribed by a resolution of the Governor, upon the proposal of the Chairman of the Committee.

The Committee shall establish a work system containing the rules necessary for exercising its terms of reference.

Article (30)

The Committee shall have the following terms of reference:

1. Prepare and supervise the finalization of the national assessment concerning AML, CFT, and weapons of mass destruction proliferation financing as well as document its outcomes, circulate and update them. Competent authorities shall provide the Committee with all required data and information. They shall also participate with the Committee in completing the assessment as well as implementing its outcomes;
2. Set and follow up implementation of a national AML, CFT, and weapons of mass destruction proliferation financing strategy for the State. This strategy shall be based on the outcomes of the national risks assessment and shall be in conformity with international standards;
3. Supervise coordination, cooperation, and exchanging information among the competent authorities in terms of the policy-making and implementation level, operational level, and the development and implementation of activities to combat ML, FT, and weapons of mass destruction proliferation financing. This shall be subject to compliance with measures for protecting data and personal information as well as other similar provisions;
4. Study and follow the international developments in fighting against ML, FT, and weapons of mass destruction proliferation financing. The Committee shall provide recommendations to the competent authorities regarding the improvement of the regulatory instructions and controls issued by the Committee. The Committee shall also suggest legislative amendments in line with those developments;
5. Represent the State in meetings and activities of regional and international organizations concerned with combating ML and FT;
6. Coordinate with the National Anti-Terrorism Committee in all that is related to international, regional and bilateral FT conventions;
7. Coordinate with the Administrative Control and Transparency Authority in implementing the United Nations Convention against Corruption;
8. Collect, categorize, and analyse data and statistics relevant to AML/CFT. The Committee shall request the relevant data from the competent authorities, whether or not they are represented on the Committee, in order to be used in preparing the national risk assessment and the national AML/CFT strategy and for other purposes relevant to its terms of reference; and
9. Coordinate and host national training programs aiming at combating ML and FT.

The Committee shall prepare an annual report, to be submitted to the Governor, on the extent to which the State's obligations in combating ML and FT are met and the challenges facing this process. The report shall be submitted by the Governor along with his own views and recommendations to the Council of Ministers for submission to the Emir.

A national training centre shall be established within the Committee to build capacity of persons involved in AML/CFT.

Chapter Six : Financial Intelligence Unit

Article (31)

An independent unit, the “Financial Intelligence Unit”, shall be established with a legal personality and a budget to be annexed to the State’s public budget. It shall be located in the city of Doha.

The Head of the Unit shall be appointed by a resolution issued by the Governor. A sufficient number of employees, experts, and specialists in the fields relating to the implementation of the provisions of this Law shall be appointed in the Unit.

The Unit shall be independent in performing its functions as well as taking its decisions in accordance with the provisions of this Law and the regulations.

Article (32)

The Unit shall serve as a national centre that shall be responsible for receiving reports on suspicious transaction from FIs and DNFBPs as well as other information related to ML, predicate offenses and FT. This is in addition to analysing this information and conveying results to competent authorities, periodically or on request.

The Unit identifies the reports that the FIs and DNFBPs are required to submit to it. The Unit also identifies the data to be provided and its associated timelines. The Unit shall develop reporting formats and procedures. Such reports shall include at minimum suspicious transaction reports.

Whenever it is necessary to carry out its analysis, the Unit may request any additional information from the FIs and DNFBPs, within the time period and in the form determined by the Unit. In the event that the FI and DNFBP do not comply with the obligations stipulated in this Law, the Unit shall notify the concerned regulatory authority accordingly.

The Unit may have access, directly or indirectly, to the maximum extent possible to administrative, financial and law enforcement information collected or maintained by the competent authorities or its representatives, that the Unit deems to be necessary in carrying out its functions.

The information shall not be withheld from the Unit on the basis of confidentiality. Those to which such information is trusted shall not be held accountable for providing such information to the Unit.

The regulations shall set out the measures relevant to the implementation of this Article.

Article (33)

A database shall be established in the Unit to store financial information and data that it collects or obtains for use in its analysis. The Unit should set the rules governing information security and confidentiality at all stages of processing or transmission. The Unit shall also ensure that access to its facilities, information system as well as financial information and data is limited.

Article (34)

The Unit shall be competent to analyse and examine communications, reports, and information it receives to detect cases of suspected ML, FT, and predicate offences and to identify their trends and patterns. The Unit shall consider requests provided by the competent authorities concerning information collected or analysed. This is in addition to taking necessary actions regarding this matter.

The Unit shall report to the Public Prosecution the findings of its examination and analysis when there is a suspicion that ML, FT, and predicate offences have been committed.

Information and communications shall be transmitted to the Public Prosecution or the authorities involved in using safe and protected ad hoc channels.

Article (35)

The Unit may request from the FIs and DNFBPs postponing the execution of transactions suspected of being relevant to proceeds of predicate crimes, ML and FT for a period no longer than 48 hours.

The Unit may also request from the Public Prosecutor freezing any proceeds suspected of being linked to the ML, FT, and predicate offences.

Article (36)

The Unit's staff are required to keep confidential any information obtained within the scope of their duties, even after they cease to work in the Unit. Such data or information may only be used for the purposes provided for in accordance with this Law.

Article (37)

The Unit, in coordination with the regulatory authorities, shall issue instructions and directives to FIs and DNFBPs on implementing and complying with their respective AML/CFT requirements as well as those related to filing suspicious transactions reports.

Article (38)

The Unit shall prepare an annual report regarding its activities in the field of combating ML/FT. This report shall include an overall analysis and evaluation of the reporting received as well as ML/FT trends of operations. The Unit shall submit the report to both the Governor and the Committee.

Chapter Seven: Regulatory Authorities

Article (39)

A Regulatory Authority shall be competent to supervise, monitor, and follow up the FIs, NPOs and DNFBPs for compliance with the respective AML/CFT requirements. This is in addition to ensuring their compliance with these requirements. The regulations shall identify the concerned regulatory authorities as well as sectors or professions and businesses under their control.

Article (40)

Without a prior license or registration from the regulatory authorities, neither FIs, NPOs, nor DNFBPs may operate in the State.

Regulatory authorities shall not approve the establishment of shell banks. They shall also cancel any valid licenses for any FI representing shell banks and immediately report to the competent authorities if there is a shell bank operating in the State.

When considering applications for license, registration or renewal, the regulatory authorities shall verify identities of the shareholders in the requesting entity, the main management as well as true beneficiaries. They shall take necessary actions and procedures to prevent criminals or their associates from acquiring a large or controlling stake in the entity or assuming functions of the administration therein.

Article (41)

Provisions of confidentiality, provided for in the laws, shall not prevent the regulatory authorities from having access to any information held by the bodies under their control whenever necessary to carry out their duties. Access to this information shall not be conditional on obtaining prior authorization from a judicial authority.

Article (42)

Regulatory authorities may determine, through the instructions and supervisory controls issued by them, the cases in which identity verification can be completed at a later stage in accordance with the following conditions:

1. Verification shall be made as soon as practicable;
 2. That this is necessary in order not to interrupt normal workflow; and
 3. ML/FT risks are limited and effectively managed.
-

Article (43)

The Authority shall establish policies and measures that promote accountability and integrity inside NPOs to protect them from being exploited in FT. In order to achieve this, the Authority may use powers vested in regulatory authorities under this Law.

NPOs shall keep information and records for a period of not less than ten years and make them available to the competent authorities. NPOs shall also enable the Authority to have access and acquire all the information it requests in the form and within the time limits it sets.

Those bodies involved in the activities of the NPOs must provide information requested by the Authority.

The Authority identifies, understands and assesses sector risks. In order to support public confidence in NPOs, the Authority shall also apply a risk-based approach to reduce such risks.

Article (44)

Notwithstanding more severe penalties stipulated by another law; in the event that a violation by an FI, DNFBPs, NPOs, or any of their directors, Board Members, executives or officials, of the provisions provided for by this Law, regulations, or any decisions or guidelines on AML/CFT, is established, Regulatory Authorities may take one or more of the following measures:

1. Give written warnings;
2. Issue an order for the production of reports of measures adopted;
3. Issue an order commanding compliance with specific instructions;
4. Impose a financial penalty on FIs and DNFBPs amounting to at least (QR25,000) twenty five thousand Qatari Riyals and not exceeding (QR100,000) one hundred thousand Qatar Riyals for each violation committed after warning;
5. Impose a financial penalty on FIs and DNFBPs in violation not exceeding (QR100,000,000) one hundred million Qatar Riyals;
6. Impose a financial penalty on the directors, Board Members, executives or officials in violation not exceeding (QR1,000,000,000) one million Qatar Riyals;
7. Limit powers of the directors, Board Members, executives or officials, in addition to appointment of a special administrative supervisor or subjecting FIs, DNFBPs or NPOs to direct control;
8. Ban violators from working in relevant sectors, on permanent or temporary basis.
9. Temporarily ban directors, Board Members, executives, officials, trustees and secretaries of NPOs from resuming activity, remove or replace them;
10. Suspension or restriction of licenses; prohibit continuation of work, practice of profession or activity; strike off name from registration;
11. Revoke or cancel license and Deregistration.

The aforementioned decisions may be complained about as per controls, procedures and deadlines specified in regulations

In the event that all reasonable grounds for suspecting a crime are available, the Regulatory Authority shall refer the incident to Public Prosecution for initiating investigations

Regulatory Authorities shall inform the Unit of measures taken to implement provisions of this Article.

Chapter Eight: Transparency, Legal Persons and Legal Arrangements

Article (45)

Authorities competent to approve the establishment of legal persons and legal arrangements shall obtain and maintain adequate, accurate and updated information on beneficial owners from legal persons and legal arrangements established in the State. They shall make background information available for the public and information on beneficial owners available to law enforcement authorities, judicial authorities, regularity authorities, in addition to FIs and DNFBS at their request.

These authorities shall issue regularity decisions to identify information to be collected for every type of legal persons and legal arrangements.

Legal persons and legal arrangements shall maintain adequate, accurate and updated records of its background information and that related to beneficial owners, shareholders and members, including the number of shares owned by every shareholder and categories of shares including voting rights related to such shares.

Publicly listed legal persons whose shares are traded in an accredited stock exchange shall be excluded from the above mentioned requirements pursuant to specifications of the regulatory authority.

Legal persons and legal arrangements shall identify at least one natural person, who is a resident in the State, to be their representative and official in charge when providing all background information and that related to beneficiary owners requested from them. Those representatives shall provide assistance upon request as well.

Article (46)

Legal persons established in the State shall not issue bearer shares.

Nominee shareholders and acting directors shall reveal whom they are representing to the legal persons they are contributing in or managing, as well as to concerned regulatory authority.

In the event that they are assigned by a legal person, nominee shareholders and acting directors shall identify beneficiary owner(s) of the entity.

Article (47)

Competent Authorities shall promptly exchange information with corresponding foreign authorities regarding background information and that related to beneficiary owners of legal persons and legal arrangements. Such cooperation shall include the following:

1. Making all background information and information related to beneficiary owners, that the State has collected but not revealed, available to the public upon request and in due course.
 2. Exchanging information on shareholders.
 3. Using the powers associated with inquires and investigations to obtain information on beneficiary owners on behalf of corresponding foreign authorities.
-

Article (48)

Legal persons, legal arrangements, FIs and DNFBPs governed by provisions of this Law shall maintain information and records requested pursuant to this Chapter for a period of at least ten years, as follows:

1. As of the date legal persons or legal arrangements are dissolved or cease to exist.
2. As of the date legal persons or legal arrangements are no longer a client for any FIs or DNFBPs.

Competent Authorities shall issue instructions and circulars related to implementation of the provisions of this Chapter.

Chapter Nine: Investigation and Precautionary Procedures**Article (49)**

Without prejudice to provisions of this Chapter, Public Prosecution shall conduct investigation, indict, initiate proceedings, and take all related actions and measures according to Code of Criminal Procedure. It has the authority to require conducting parallel financial investigations to detect financial aspects of criminal activity, whether such investigations are conducted in conjunction with predicate offences investigations or separately.

Article (50)

Public Prosecution may command the use of special investigative techniques while conducting investigations in ML and FT crimes as well as predicate offences in accordance with existing legislation. These techniques include the following:

1. Covert Investigations
 2. Audio-Visual Surveillance
 3. Access Information Systems
 4. Interception of communication
 5. Controlled deliveries
-

Article (51)

When conducting investigations, inquiries and gathering evidences, public Prosecution and Judicial Officers shall promptly identify crime proceeds, instruments and funds that are subject or can be subject to confiscation, tracking, seizing or freezing, whether they stay as they are or have been transformed to other types of funds.

Other competent Authorities shall, within their own jurisdiction, proceed with inquires on the financial aspects of criminal activities and refer findings of such inquires to authorities concerned with gathering evidences and conducting investigations.

Article (52)

While conducting investigations in crimes related to ML and FT as well as predicate offences, Public Prosecution may require submission of suspicious activities reports and provision of information maintained at the Unit. The decision to conduct analysis and steer requested information shall be subject to the discretion of the Unit.

Article (53)

The Public Prosecution may order the examination or immediate access to records held by FIs, DNFBPs or any other person. This is in addition to any information or data relevant to accounts, deposits, trust funds or any other funds or transactions that may assist the Public Prosecution in detecting facts of any potential ML, FT or predicate offences, or to identify and track the proceeds of such crimes.

Article (54)

Any person, requested by the Public Prosecution to provide information in the course of its investigations about ML, FT, or predicate offences, is prohibited from disclosing such a request or its execution procedures, except for sharing information between managers, officials or employees for advice or to determine the steps necessary to implement this request.

Article (55)

The Public Prosecution may issue a written order regarding seizure of all types of letters, Postal correspondences, printed materials, postal boxes and telegrams to assist it in detecting facts of any potential ML, FT, or predicate offences.

The order shall be for a period of no longer than thirty days, renewable for a similar period or other periods as long as justifications for such a procedure exist.

Article (56)

Without prejudice to the Public Prosecutor’s authorities, the Governor may issue a freezing order concerning the suspected proceeds, funds, balances or accounts for a period of no longer than ten business days in cases where it is to be feared that ML proceeds held at the FIs would be disposed or where there is a suspicion that funds, balances or accounts are being used in FT. The Public Prosecutor shall be notified of such an order within three business days from the date of issuance, otherwise this order shall be void ab initio.

In all cases, each party concerned may lodge a grievance against the freezing order before the competent court within 30 days as of date of his knowledge thereof.

Article (57)

Without prejudice to the rights of bona fide third parties, the Public Prosecutor may issue an order to impose temporary measures including freezing or seizing, with an aim of preventing the disposal of funds, instruments relevant to predicate offences, ML, FT, or any properties equivalent in value.

Such measures may be lifted or amended at any time by competent court upon a request from the Public Prosecutor, the suspects, or persons claiming rights to these properties.

The Public Prosecutor may cancel or amend the freezing order unless it is delivered by the court.

Chapter Ten: International Cooperation

Section One: General Rules

Article (58)

The competent authorities shall cooperate, as much as they can, periodically or upon a request, with their counterparts in other states for combating ML, FT, and predicate offence according to the rules set by the bilateral or multilateral agreements that the State is a party thereto and ,where necessary, in accordance with the laws in force or upon arrangements or MOU concluded with their foreign counterparts or the reciprocity principle in such a way that does not contradict the basic principles of the State’s legal system.

International cooperation shall include requests for mutual legal assistance, extradition and any other forms of cooperation.

Article (59)

International cooperation may not be refused because of the following reasons:

1. If the request for international cooperation on combating ML, FT and predicate offences is relevant to tax matters;
 2. Should the laws require FIs and DNFBPs to maintain the confidentiality of information and privacy, except lawyer's duty to keep professional secrets when defending his clients in judicial proceedings.
 3. In the event that there are inquiries, investigations or procedures in progress. If the request for cooperation impedes such inquiries or investigations, the response shall be postponed until completion or trial.
 4. In case of difference between the nature or status of the competent foreign authority requesting cooperation and those of the competent authority in the State.
-

Article (60)

If any additional information is necessary for executing the request or to facilitate its execution, the competent authority may request it from its foreign counterpart.

In the event that the competent authority refuses to execute or postpone the cooperation request issued by a foreign competent authority, it shall immediately notify its foreign counterpart about reasons for refusal or postponement.

Article (61)

The competent authority shall ensure that any request for cooperation and exchanging information with the foreign competent authorities is appropriately kept confidential in accordance with the obligations of each party relevant to the protection of private life and personal data. In case of exchanging information, the competent authority shall ensure that the foreign competent authorities are able to guarantee the confidentiality of the information exchanged as well as to protect the information obtained in accordance with clear procedures and in the same manner as it protects similar information of national sources.

If the competent authority determines that its foreign counterpart cannot protect the information effectively, it may refuse to provide or exchange any information.

Article (62)

The information obtained through international cooperation shall be used exclusively by the competent authority for purposes for which it was requested unless it has obtained prior authorization from its foreign counterpart that has provided such information. The competent authority should inform the authority with which it has cooperated, at appropriate time, of the use of the information obtained and its implications.

Section Two: Mutual Legal Assistance Requests

Article (63)

Mutual legal assistance requests shall be submitted by the competent foreign authorities to the Public Prosecutor through diplomatic channels. In urgent cases, such requests may be submitted directly to the Public Prosecutor if the requesting State so desires. The court or the Public Prosecution -each within its own jurisdiction- may seek to obtain legal assistance from the competent foreign authorities, provided that the relevant requests shall be sent through diplomatic channels.

Article (64)

A mutual legal assistance request shall include the following:

- 1- The identity of the requesting competent foreign authority.
- 2- Incidents subject of indictment or investigations.
- 3- Legal provisions applicable to the suspicious activities.
- 4- Measures or actions to be taken or investigations to be conducted.
- 5- Any known details that may facilitate identification of the concerned person, particularly his name, marital status, nationality, address and occupation.
- 6- Any information necessary for identifying and tracking funds, proceeds and instruments in question whether used or are to be used.
- 7- A description of the measures sought in case of requests for provisional measures.

In addition to that, in the event that the request is related to the issuance of a confiscation order, it shall include a statement of the relevant facts and arguments to enable the competent judicial authorities to issue the confiscation order.

In case of requests for the enforcement of orders relating to provisional measures or confiscation procedures:

- 1- A certified copy of the order, and a statement of the grounds for issuing the order if not indicated therein.
 - 2- A document certifying that the order is executable and is incontestable by the normal path of appeal.
 - 3- An indication of the extent to which the order is to be enforced and the amount to be recovered from the value of funds.
 - 4- Any information concerning third-party rights in the instruments, proceeds or properties in question.
-

Article (65)

A request for mutual legal assistance shall be refused in the following cases:

- 1- If it was not issued by a competent authority according to the law of the requesting State, or if it was not sent in accordance with applicable laws or if its contents are unenforceable pursuant to the law or in substantial non-conformity with the requirements for mutual legal assistance requests.
 - 2- If its execution is likely to prejudice the security, sovereignty, public order or fundamental interests of the State.
 - 3- If the offence to which the request relates is the subject of criminal case, which has already been adjudicated by a final judgment in the State.
 - 4- If there are substantial grounds for believing that the measure or order being sought is directed at the person in question solely on account of that person's race, religion, nationality, ethnic origin, political opinions, gender or status.
 - 5- If it is not possible to issue an order to take or execute the measures requested by reason of the rules of prescription applicable to ML, FT or predicate offences under State laws or those of the requesting State.
 - 6- If the decision rendered in the requesting State is issued under conditions that do not afford sufficient protections with respect to the rights of the accused.
-

Article (66)

Within a reasonable timeframe, the Public Prosecution shall provide the broadest scope possible of mutual legal assistance regarding investigations on ML, FT and predicate offences, regardless of their penalty.

Where mutual legal assistance requests do not comprise coercive proceedings, dual criminality is not considered to be deemed a requirement for the provision of such assistance. In the opposite case, a dual criminality shall be considered a requirement if both states incriminate the same act constituting an offence irrespective of its type, class or category.

Furthermore, in case the requirement of dual criminality is not met, these required coercive proceedings may be executed, if the accused explicitly so agrees.

Article (67)

Upon the execution of mutual legal assistance requests, the Public Prosecution shall be entitled to use its investigative powers under applicable laws and the provisions of Chapter IX hereof for the purposes of conducting investigations on ML, FT and predicate offences or for those relating to the execution of freezing and confiscation orders.

All requests or proceedings shall be carried out as established by applicable laws or as required by the foreign authority, if they are not in substantial non-conformity with the State legal system.

Article (68)

Where the Public Prosecutor receives a mutual legal assistance request regarding the enforcement of a court judgement issued by the requesting State court, he shall refer such request to the Competent Court in order to issue the confiscation order and the execution thereof.

The confiscation order shall apply to the proceeds of predicate offences, properties subject of ML or FT offences, instruments or any other funds of equivalent value whether used or are to be used in the State.

Where the Competent Court recognizes and enforces a confiscation order, it shall be bound by the findings of facts on which the order is issued.

Unless otherwise stipulated by an agreement concluded with the requesting State, the Seizure and Confiscation Office at the Public Prosecution shall assume the responsibility of management and disposal of seized and confiscated proceeds, funds and properties in accordance with the procedures established herein.

Section Three: Criminals' Extraditions

Article (69)

The Public Prosecutor shall receive and send extradition requests from/to the competent authorities of foreign states by diplomatic means.

In cases of urgency, requests may be received or sent directly or through the International Police Organization (INTERPOL) by using mail or other means that provide a written receipt or delivery record or any equivalent means, whose authenticity can be verified by the State, inside envelopes.

Article (70)

ML and FT are extraditable offenses.

For purposes of this Law, ML and FT offenses shall not be regarded as political offenses or as offenses relevant to political or politically motivated offenses.

The extradition request shall be executed without undue delay in accordance with the conditions and procedures provided for in the Code of Criminal Procedure, provided that it does not conflict with the provisions of this Chapter.

The extradition of criminals granted on the basis of provisions of this Law requires that the laws of the requesting state and those of the State of Qatar set punishment for the crime subject of this request. Dual criminality shall be deemed to have been fulfilled if both states criminalize the conduct constituting the offense regardless of name, type or category of the offense, taking into account the relevant provisions of the Code of Criminal Procedure.

An extradition request may not be accepted if there are substantial grounds for believing that the person whose extradition is sought has been or will be subjected to torture or cruel, inhuman or degrading treatment or if minimum guarantees of fair trial in accordance with the international standards considered in this regard are not available or are likely to be unavailable for this person in the criminal proceedings.

Article (71)

If extradition is not granted on the ground that the person whose extradition is requested is Qatari, the Public Prosecution shall proceed without delay to institute criminal proceedings against the person committing the offenses set forth in the request.

Article (72)

The person accused of crimes of ML and FT may be extradited after receipt of request for provisional arrest from the requesting State, provided that the person whose extradition is requested explicitly consents to be extradited before a competent authority.

Section Four: Other Forms of Cooperation

Article (73)

The competent authority may conduct inquiries on behalf of its foreign counterpart, as well as exchange all information it obtains with its foreign counterpart.

Regulations shall specify the powers of the competent authority with respect to requests for information exchange.

Article (74)

For purposes of forming joint research or investigation teams and conducting joint research or investigations, the competent authority may conclude bilateral or multilateral agreements or arrangements with one or more States. In the absence of such agreements or arrangements, joint research or investigations may be conducted on a case-by-case basis.

Chapter Eleven: Penalties

Article (75)

Without prejudice to a more severe penalty prescribed under any other law, the penalties provided for in this Chapter shall apply to the offenses set forth herein.

Article (76)

ML crimes shall not be governed by provisions of Article (85) of the afore-mentioned Penal Code.

Article (77)

Any legal person, on whose behalf or for whose benefit ML or FT has been committed by any natural person, acting either individually or as part of an organ of the legal person, who has a leading position within it, based on a power for representing the legal person, an authority to take decisions on behalf of the legal person, or an authority to exercise control within the legal person, shall be punished by a fine of no less than QR(4,000,000) four million Qatari Riyals and that does not exceed QR(8,000,000) eight million Qatari Riyals or thrice of the maximum fine stipulated for the crime, whichever is higher.

The above does not prevent the punishment of the natural person who has committed the crime with the corresponding penalty prescribed by this Law.

The court may prohibit the legal person, permanently or for a provisional period, from continuing to directly or indirectly carry out certain commercial activities, by placing the legal person under judicial supervision or by closing down its premises used for committing the offence on a permanent or temporary basis or dissolving it and liquidating its business. The court may also order that the sentence of this legal person is to be published at the latter's own expense in two daily newspapers.

Article (78)

Whoever commits one of the ML crimes provided for in Article (2) of this Law shall be sentenced to imprisonment for a term not exceeding ten years and by a fine of no less than QR(2,000,000) two million Qatari Riyals and no more than QR(5,000,000) five million Qatari Riyals or twice the value of the laundered funds, whichever is higher.

Article (79)

Whoever commits any of the FT offences provided for under Article (3) of this Law shall be punished by imprisonment for a term not exceeding twenty years and a fine not less than (QR5,000,000) five million Qatari Riyals and not exceeding (QR10,000,000) ten million Qatari Riyals or double the value of the financed amount whichever is more.

Article (80)

Whoever deliberately fails to submit a customs declaration, provides a false one or refuses to provide additional information to the customs authorities on the source of the currency, tradable financial instruments of the bearer, precious metals or gemstones he transports to the State or abroad and the purpose of its transfer and use according to provisions of Articles (23) and (24) of this law shall face a penalty of imprisonment for a term not exceeding three years, or a fine of not less than (QR100,000) one hundred thousand riyals and not more than (QR500,000) five hundred thousand riyals or twice the value of the currency transferred, or the bearer's negotiable financial instruments, precious metals or stones, whichever is higher.

Article (81)

An employee of a competent authority who, in cases other than those stipulated in this law, deliberately discloses the confidentiality of information entrusted to his job or accesses confidential information unnecessary for the performance of his duties or initiates any of the same, shall be punished by imprisonment for a term not exceeding three years and by a fine not exceeding (QR500,000) five hundred thousand Riyals.

Article (82)

In case of wilful violation or gross negligence of provisions stipulated in Articles (8), (9), (10) and (11). And (13), (14), (15), (16), (17), (18), (20) and (21) of this Law, chairpersons and members of the boards of directors of FIs and DNFBS or their authorized representatives or employees shall be exposed to a penalty of imprisonment for a period not exceeding two years, or a fine not less than (QR5,000,000) five million riyals and not exceeding (QR10,000,000) ten million riyals, or one of these penalties.

Article (83)

Whoever deliberately violates any order issued by a competent authority to freeze or take any precautionary measures in accordance with the provisions of this law, shall be punished by imprisonment for a term not exceeding five years and a fine of not less than (QR3,000,000) three million riyals and not exceeding (QR5,000,000) five million riyals.

Article (84)

Whoever discloses information concerning the submission or non-submission of a suspicion report to the Unit shall be punished by imprisonment for a term not exceeding three years, and by a fine not exceeding (QR500,000) five hundred thousand riyals, or by either penalty.

Article (85)

Whoever it has been proven that he possesses information about that any of the offenses set forth in this Law are committed or initiated yet does not notify the competent authorities, shall be punished by imprisonment for a term not exceeding three years, and by a fine not exceeding (QR500,000) five hundred thousand riyals, or by either penalty.

Moreover, if the person who commits the crime is a public official or in charge of public service and the crime occurs as a result of a breach of his duties, the penalty shall be imprisonment for a term not exceeding five years and by a fine not exceeding (QR1,000,000,000) one million riyals.

The provision of this article shall not apply to the offender's spouse or any of his relatives within the second degree of kinship.

Article (86)

Whoever deliberately and for an illegal intention conceals that the client is one flagged as a high-risk PEP, shall be punished by imprisonment for a term not exceeding three years and by a fine not exceeding (QR500,000) five hundred thousand or by either penalty.

Article (87)

Whoever deliberately and with an illegal intention provides or assists in providing incorrect information concerning the true beneficiary to any FI, DBFBP, or any competent authority, shall be punished by imprisonment for a term not exceeding three years and a fine not exceeding (QR500,000) five hundred thousand Riyals.

Article (88)

Penalties stipulated in Articles (78) and (79) of this Law shall be doubled as follows:

1. In case of recidivism, an accused shall be deemed to have relapsed if he commits a similar crime within five years as of lapse of the execution of the sentenced penalty or its prescription.
 2. In the event of contribution in or attempting to commit one or more ML/FT offenses by a group of persons acting with a common purpose.
 3. In the event the offense is committed by a person exploiting his powers or influence in an FI or any DNFBPs or taking advantage of the powers vested in him by his job or professional or social activity.
-

Article (89)

The court shall order the confiscation of the following in the case of conviction for ML, FT or predicate offense, without prejudice to the rights of bona fide third parties:

1. Funds that constitute the subject of the crime.
2. Funds constituting proceeds of crime, including funds mixed with, derived from or exchanged with such proceeds, or funds the value of which corresponds to the value of such proceeds.
3. Funds constituting revenues and other benefits derived from such Funds or proceeds of crime.
4. Instruments used for the commission of such crime.

The third party shall be in good faith if he obtains the funds referred to or part thereof or acquires them while not aware of their illegal source or in consideration of a reasonable price or providing services which are of proportionate value or on the basis of other legitimate grounds.

In the event a crime punishable under the provisions of this law is committed and the perpetrator is not convicted on the grounds of being anonymous or dead, the Public Prosecution may submit the papers to the competent court to issue a judgment confiscating the seized funds, subject to that sufficient evidence is provided that such funds are of the proceeds of crime.

In all cases, the confiscation provision shall specify the funds concerned and shall include the details necessary for their identification and location.

Article (90)

The confiscated Funds shall be credited to the State revenue and shall remain encumbered to the limits of its value with any rights that may legitimately accrue to bona fide third parties.

Article (91)

The Seizure and Confiscation Office shall be established and shall directly report to the Public Prosecutor. It shall be responsible for the discovery and tracing of funds that may be subjected to freezing and confiscation by virtue of the provisions of this Law. The office shall also be responsible for the collection and maintenance of all particulars relating to its functions according to the law and shall be responsible for the administration of seized assets as per possible and available means.

The Public Prosecutor may permit the sale of property or belongings which may depreciate in value due to high administration or retainment costs and are thus unreasonably proportionate to their value. Should that be the case, the sale value shall be subject to seizure.

Article (92)

In case of multiple offenders, the perpetrator of the ML/FT crime shall be relieved from the penalty provided for in this law if he initiates to inform the competent authorities of any information about the crime and the persons involved therein before it becomes aware of it or before its execution commences.

The court may impose a moratorium on the execution of the penalty, if reporting is made after the competent authorities have been informed of the crime and its perpetrators, while such reporting leads to the arrest of other perpetrators or instruments and proceeds of the crime.

Relief or suspension shall not preclude the confiscation of proceeds or instruments of the crime.

Article 93

Without prejudice to the rights of bona fide third parties, it shall be deemed as void any contract, agreement or any other legal instrument which the parties or any of them have been aware of or have reason to believe is intended to prevent the freezing or confiscation of the instruments or proceeds of ML/FT crime.

Article 94

Subject to the provisions of jurisdiction mentioned in the referred to Penal Code, the provisions of this Law shall apply in the following cases:

1. If the offense is directed against a government or public facility of the State located outside its territory, including diplomatic or consular premises.
2. If the offense is committed abroad by a stateless person who has a habitual residence in the State.
3. Anyone found in the State after having committed abroad, as an actor or a partner, any of the offenses set forth in this Law.

The Public Prosecution shall be competent to investigate, indict and initiate proceedings in the offenses set forth in the preceding paragraph. The State Courts shall also exercise jurisdiction over such offenses.

The above mentioned material shall not be deemed official