

Law No. (20) of 2019
on Combating Money Laundering and Terrorism Financing

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;
- Law No. (10) of 2002 concerning the Public Prosecution, and the amending laws;
- Law No. (40) of 2002 promulgating the Customs Law;
- Law No. (3) of 2004 on Combating Terrorism, as amended by Decree Law No. (11) of 2017;
- Law No. (11) of 2004 Issuing the Penal Code, and the amending laws;
- Law No. (12) of 2004 on Private Associations and Foundations, and the amending laws;
- Law No. (23) of 2004 Regarding Promulgating the Criminal Procedure Code, as amended by Law 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;
- Law No. (23) of 2006 Regarding Enacting the Code of Law Practice, and the amending laws;
- Law No. (4) of 2010 on Combating Money Laundering and Terrorism Financing;
- Law No. (8) of 2012 Concerning Qatar Financial Markets Authority, as amended by Decree-Law No. (22) of 2018;
- Law No. (13) of 2012 on Issuing the Law on Qatar Central Bank and the Regulation of Financial Institutions;
- Law No. (6) of 2014 Regulating Real Estate Development;
- Law No. (15) of 2014 Regulating Charitable Activities;
- Law No. (11) of 2015 Promulgating the Commercial Companies Law;
- Law No. (22) of 2017 Regulating Real Estate Brokerage Activities;

- Approval of Qatar's accession to the United Nations Convention against Illicit Traffic in Narcotic Drugs and Psychotropic Substances under Decree-Law No. (130) of 1990;
- Approval of Qatar's accession to United Nations Convention against Corruption under Decree-Law No. (17) of 2007;
- Approval of Qatar's accession to United Nations Convention against Transnational Organized Crime under Decree-Law No. (10) of 2009;
- Approval of Qatar's accession to the Arab Anti-Corruption Convention under Decree Law No. (37) of 2012;
- Approval of Qatar's accession to the International Convention for the Suppression of the Financing of Terrorism of 1999 under Decree-Law No. (20) of 2018;
- The Decision of the Council of Ministers No. (7) of 2007 on the Establishment of National Counter Terrorism Committee, and the amending laws;
- The draft law put forward by the Council of Ministers;

And having consulted the opinion of the Shura Council,

Do hereby decree the following:

Article (1)

The provisions of the Combating Money Laundering and Terrorism Financing Law attached herewith shall come into force.

Article (2)

The Council of Ministers shall issue the Executive Regulations of the attached law. Pending the promulgation of these Regulations, the decisions currently in force shall continue to apply, without prejudice to the provisions of the attached Law.

Article (3)

Those addressed by the provisions of the attached law shall take the necessary actions to be compliant with the provisions of this law within six months from the date of its coming into force.

This deadline may be extended for a similar period or periods by a decision of the Council of Ministers.

Article (4)

Law No. (4) of 2010 referred to shall be repealed and any provision contrary to the provisions of the attached law shall be repealed.

Article (5)

All competent authorities, each within its own competence, shall execute this law which will be published in the Official Gazette.

Tamim Bin Hamad Al Thani
Emir of the State of Qatar

Issued at the Emiri Diwan on: 12/1/1441 A.H
Corresponding to: 11/09/2019 AD

Law on Combating Money Laundering and Terrorism Financing

Chapter 1 Definitions

Article (1)

In the implementation of this law and its executive regulations, the following words and phrases shall have the meanings shown against each of them, unless the context indicates otherwise:

QCB	:	Qatar Central Bank
Governor	:	QCB Governor
The Committee	:	The National Anti-Money Laundering and Terrorism Financing Committee
The Unit	:	The Financial Information Unit referred to in Article (31) of this law
Competent Authority	:	Every public authority concerned with combating money laundering and terrorist financing.
Supervisory Authority	:	The competent authority responsible for the licensing of financial institutions, DNFBPs and NPOs; monitoring and assuring the compliance with anti-money laundering and anti-terrorist financing requirements.
The Authority	:	Regulatory Authority for Charitable Activities
Predicate Offence	:	Any act constituting a felony or misdemeanor in accordance with the legislation in force in the State, whether committed in the State or abroad, where such an act generates money and is punishable in both countries.
Instrumentalities	:	Everything used or intended to be used, in any manner, in whole or in part, for committing one or more crimes of money laundering or terrorism financing.
Proceeds of crime	:	Any funds derived or obtained, directly or indirectly, in committing one of the predicate offences, including any profit/ interest/ yield generated by such funds, whether such funds remained in the same form or converted or transformed in whole or in part, into other properties or

		investment yields.
Funds	:	Assets or properties of every kind, whether tangible or intangible, movable or immovable, liquid or fixed, including the financial assets and economic resources such as oil and other natural resources and all the rights attached thereto, and all legal documents or instruments in any form, including electronic or digital copies evidencing ownership right of any of the above. This includes any interest, dividends or other income or value accruing from or generated by such assets. This includes also any other assets that could be used to avail a finance, commodities or services.
Terrorist Act	:	<ol style="list-style-type: none"> 1) An act which constitutes a terrorist offence according to the governing law on combating terrorism or the relevant international conventions related to terrorism to which the State is a party. 2) Any other 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 any act.
Terrorist	:	<p>Any natural person who commits any of the following acts:</p> <ol style="list-style-type: none"> 1) Commission or attempting 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 intentionally 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 intentionally commit any of the following acts: 1) Commits, or attempts to commit, terrorist acts, by any means, directly or indirectly, unlawfully and willfully. 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 intentionally 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 any other objects on the basis of a decision issued by a competent authority during the validity of that decision or until a decision of unfreezing is issued, or a confiscation decision is issued by court.
Seizing	:	Prohibiting the transfer, conversion, disposition, movement, or transport of funds on the basis of, and for the duration of the validity of, a decision of a judicial authority or a competent authority which has an actual control/ management over such funds.
Confiscation	:	The permanent deprivation of funds based on a court judgment.
Financial Institution	:	Any person or entity who conducts as a business one or more activities or operations for or on behalf of a customer according to the regulations.
Financial Group	:	A group consisting of a parent company, or other type of legal entity, which has control shares and coordinates functions with the rest of the group to tighten control, with branches or subsidiaries subject to AML / CFT

	policies and procedures at the group level.
Designated Non-Financial Businesses and Professions (DNFBPs):	<p>: It includes the following businesses, activities or professions:</p> <ol style="list-style-type: none"> 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 equal to or more than the minimum defined in the regulations. 3) Lawyers, notaries, other independent legal professionals, or accountants, whether sole practitioners, partners or employed specialists in specialist firms, if they prepare, execute, or conduct transactions for clients in relation to any of the following activities: <ol style="list-style-type: none"> a. Buying or selling real estate. b. Managing client funds, securities or other assets. c. Managing bank, savings or securities accounts. d. Organizing contributions for the creation, operation or management of companies or other entities. e. Creating, operating or managing legal persons or legal arrangements; and buying or selling business 4) Trust Funds and Company Service Providers, if they prepare, or conduct transactions for customer in relation to any of the following activities: <ol style="list-style-type: none"> 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 company, a partner of a partnership, or a similar position in relation to other legal persons. c) Providing a registered office, a business

		<p>headquarter, 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 Prime Minister upon the proposal of the Committee.</p>
Non-Profit Organization:	:	Any legal entity or organization which collects, or disposes of funds for charitable, religious, cultural, educational, social, or fraternal purposes, or to do any other kind of activities for charity and the public good.
Direct Trust Fund	:	A legal relationship that does not give rise to a legal personality but is created by a written document whereby a person places money under the management of the trustee for the benefit of one or more beneficiaries or for a particular purpose.
Legal arrangement	:	Direct trust funds or any similar legal arrangements.
Financial Bearer Negotiable Instruments	:	Monetary instruments in bearer form such as travelers 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 money orders signed, but with the payee's name omitted.
Real Beneficiary	:	The natural person who owns, or exercises effective control, over the customer, or the person on whose behalf, the transaction is conducted, or the person who exercises effective control over a legal person, or legal arrangement.
Politically exposed persons	:	Persons who are or have been entrusted with prominent public functions in their country or in a

		foreign country or territory, or any international organization.
Shell Bank	:	A bank that has no physical presence in the country or territory in which it is incorporated and licensed and is not affiliated with a regulated financial services group that is subject to effective consolidated supervision. “Physical presence” in a country or territory is a presence involving meaningful decision-making and effective management and not merely the presence of a local agent or low-level staff.
Correspondent Banking	:	The provision of banking services by a bank (the “correspondent”) to another bank (the “respondent”).
Customer	:	Any person or legal arrangement dealing with financial institutions or DNFBPs and non-profit.
Parallel financial investigation	:	Conducting a financial investigation alongside, or in the context of, a criminal investigation into money laundering, terrorist financing and/or predicate offence(s), in order to: <ol style="list-style-type: none"> 1. Identify the extent of criminal networks and/or the scale of criminality; 2. Identify and trace the proceeds of crime, terrorist funds or any other assets that are, or may become, subject to confiscation; and 3. Develop evidence which can be used in criminal proceedings.
Business Relationship	:	An ongoing relationship that arises between the customer and a financial institution or DNFBPs regarding the services it provides.
International Organizations	:	Entities established under formal political arrangements between member states, which are treaty-based, legally recognized by member states, and are not treated as institutional units residing in the countries where they are located.
Person	:	Natural person or legal person.
Legal Person	:	Any entity other than the natural person that can establish a permanent business relationship with a

		financial institution or can own property. This includes company, corporation or association, or any similar body.
Originator	:	The account holder from whom telex transfer is permitted, or the person issuing an order to the financial institution to carry out the telex transfer, in the absence of an account.
Targeted Financial Sanctions	:	Measures generally restrict sanctioned persons and entities from having access to funds and property either directly or indirectly in accordance with the applicable terrorism financing law.
Fund or Value Transfer	:	A financial service that includes acceptance of cash, checks, or other cash instruments or stores of values and payment of an equivalent amount in cash or in any other form to a beneficiary by means of a call, letter, transfer or through a clearing network to which this money or value transfer service belongs.
Risk-Based Approach	:	It refers to a set of measures and procedures aimed at identifying, assessing, understanding and mitigating the risks of money laundering and terrorist financing.
Regulation	:	It refers to the Executive Regulations of this law.

Chapter 2

Money Laundering and Terrorism Financing

Article (2)

Whoever intentionally does any of the following acts shall be deemed to have committed the offense of money laundering:

1. The conversion or transfer of funds, by any person who knows that such funds are the proceeds of crime, for the purpose of concealing or disguising the illicit origin of such funds or of assisting any person who is involved in the commission of this crime to evade the legal consequences of his actions.

2. The concealment or disguise of the true nature, source, location, disposition, movement or ownership of or rights with respect to funds by any person who knows that such funds are the proceeds of crime.
3. The possession, acquisition, or use of funds by any person who knows that such funds are the proceeds of crime.
4. The participation, association, collusion, assistance, incitement, facilitation, counseling, cooperation, contribution or conspiracy to commit or attempt to commit any of the acts specified in this Article.

Money laundering as a crime shall be considered independent of the predicate offence.

When proving that money is the proceeds of a crime, the person is not required to have been convicted of a predicate offense.

The punishment of persons who commit the predicate offense shall not prevent them from being punished for the crime of money-laundering.

Article (3)

Any person who intentionally and unlawfully provides or collects funds by any means, directly or indirectly, for their use or knowing that they will be used wholly or partly in any of the following acts shall be deemed to have committed the crime of terrorism financing:

1. Carrying out a terrorist act or acts.
2. By a terrorist or terrorist organization, even where there is no link with a specific terrorist act or acts.
3. Financing the travel of individuals to a country other than where they reside or hold their nationality, for the purpose of committing, preparing, planning or participating in a terrorist act or providing or receiving terrorist training.
4. Organizing or directing others to commit or attempt to commit any of the acts specified in this Article.

5. The participation, association, collusion, assistance, incitement, facilitation, counseling, cooperation, contribution or conspiracy to commit or attempt to commit any of the acts specified in this Article.

Funds used for the offense of financing terrorism include any funds, whether from a legitimate or unlawful source, regardless of whether they are actually used in carrying out, attempting to carry out a terrorist act or associated with any specific terrorist act.

The crime of financing terrorism also occurs regardless of whether the person accused of committing it is located in the country in which the terrorist or terrorist organization is located, or in the country where the terrorist act was committed or will be committed, or in another country.

The crime of financing terrorism is a predicate offense of money laundering.

Article (4)

The provisions of Article (46) of the referred Penal Code apply to the crimes stipulated in Articles (2) & (3) of this Law.

Article (5)

The knowledge and intent or purpose to prove the crime of money-laundering or terrorism financing may be inferred from objective factual circumstances.

Chapter (3)

Preventative Measures

Article (6)

Financial Institutions and DNFBPs shall identify their risks of money laundering and terrorism financing and shall study, understand, evaluate, document, monitor and update them on an ongoing basis, and shall report them to regulators upon request.

Financial Institutions and DNFBCs shall consider the risks that may arise from the development of new products, new professional practices or technologies prior to their use.

Financial Institutions and DNFBCs shall also consider the identified risks at the national level and any other involved factors in the risk study.

Article (7)

Financial Institutions and DNFBCs shall adopt a risk-based approach by developing risk-based internal policies, procedures and controls, and shall implement them effectively to manage the identified risks, including those identified in the national risk assessment, and to mitigate those risks to be in line with the nature and volume of its business, and to review, update and enhance them if required. Financial Institutions and DNFBCs should apply those internal policies, procedures and controls to all its branches and subsidiaries, in which it owns a majority stake.

The Regulations determine the internal policies, procedures and controls that shall be established for the implementation of the provisions of this Article and in accordance with the provisions of this Law.

Article (8)

Financial Institutions and DNFBCs shall develop appropriate systems and apply preventive measures to ensure its compliance with the provisions of this Law in relation to targeted financial penalties.

Article (9)

Financial Institutions and DNFBCs are prohibited from keeping anonymous accounts or accounts with clearly fictitious names.

Article (10)

Financial Institutions and DNFBCs shall perform due diligence measures when:

1. Establishing a business relationship.

2. Conducting walk-in transactions equal to or exceeding the amount specified by the Regulations, whether once or multiple times in a manner that appears to be linked to each other.
3. Conducting walk-in transactions through wire transfers in cases specified in Article (18) of this Law.
4. There is suspicion of money laundering or terrorism financing regardless of the transaction amount.
5. There are doubts about the validity or adequacy of the previously obtained identification data.

Article (11)

Financial Institutions and DNFBPs shall perform due diligence measures, including procedures for identifying permanent or walk-in customers and verifying their identity based on original documents, data or information from an independent and reliable source.

These procedures include the following:

1. Identifying and verifying any person acting on behalf of the customer to verify his agency in accordance with the applicable rules in this regard.
2. Identifying the real beneficiary and taking reasonable measures to verify his identity by using documents, information or data from a trusted source convincing financial institutions and DNFBPs that it knows the real beneficiary.
3. Obtaining information about the purpose of business relationship or transaction, and understanding its nature appropriately.
4. Determining the nature of the customer's business for legal entities, and the legal arrangements, ownership structure, controlling share and identity of the real beneficiary.

If financial institutions and DNFBPs fail to comply with these measures or if it is noticed that the identity data of customers is clearly fake or insufficient, it shall not open bank account nor start or continue business relationship or do any transaction, and the it shall report the cases of suspicion to the Unit, if necessary.

The Regulations set out the due diligence measures to be taken and the criteria for identifying and verifying the real beneficiary.

Article (12)

It is permissible to rely on third parties to apply due diligence measures to customers stipulated in Article (11) of this Law, including the identification of the customer and real beneficiary, and the understanding of the nature of business, or to offer business.

Financial Institutions and DNFBPs bear the ultimate responsibility for implementing these measures stipulated in this Law.

The Regulations specify the conditions for relying on third parties.

Article (13)

Financial Institutions and DNFBPs shall apply strict due diligence measures which are commensurate with the degree of risks to business relationships and operations with natural or legal entities, including financial institutions in countries identified by the Committee as high-risk.

As it should apply any other measures requested by regulators, on the suggestion of the Committee, for high-risk countries.

Article (14)

Financial Institutions and DNFBPs shall comply with the update of the documents, data and information related to due diligence procedures on an ongoing basis by reviewing existing records, particularly for high-risk customers, and shall constantly inspect customers' transactions and operations to verify their consistency with the information they have about them, their activities, the risks they represent and their sources of funds when needed.

Article (15)

Financial Institutions and DNFBPs shall apply due diligence measures to their customers based on the level of risks associated with them, their business or their

transactions, while it shall apply strict due diligence measures when the risks of money laundering and terrorist financing are high.

It may apply simplified due diligence measures which are commensurate with the low risk factors resulting from the national risk assessment and the FI & DNFBP's assessment for its risks provided there is no suspicion of money laundering or terrorism financing or there are no special cases in which the risks are high.

Article (16)

Financial Institutions and DNFBPs shall develop appropriate risk management systems to determine whether the customer or the real beneficiary is a political person representing the risks or their family members and associates, if this issue is identified, it shall apply additional measures.

Article (17)

Financial institutions are prohibited from engaging in or continuing a correspondent banking relationship or any similar relationship with a shell bank, and they are required, before entering into a cross-border correspondent banking relationship or any similar relationships, to take appropriate measures to mitigate the potential risks of such a relationship, and to make sure that the respondent financial institution does not allow shell banks using its accounts.

The Regulations specify the measures for the implementation of these provisions.

Article (18)

Financial institutions, engaging in wire transfers in excess of the amount specified in the Regulations, shall obtain accurate information about the originator and beneficiary, and shall verify that this information is attached to transfer orders or related messages at all stages of the payment chain. If the issuing financial institution is unable to obtain such information, it shall not carry out the wire transfer.

If the financial institution, that carried out the wire transfer, controls the two parties of the transfer, the originator and the beneficiary, it shall take into

account the information collected by both parties to consider reporting suspicious cases or report them to the Unit in any of the countries related to the wire transfer along with the collected information, and shall make this information available to units in the countries related to the wire transfer.

It is prohibited that financial institutions carry out wire transfers to specific persons and entities in accordance with the obligations set out in UN Security Council's resolutions.

The Regulations set out the measures to be taken by financial institutions to comply with the provisions of this Article.

Article (19)

Money/ value transfer providers shall obtain a license from QCB which is responsible for monitoring the operators of the money/ value transfer service and taking the necessary penal measures in relation to those who provide these services without a license while ensuring their adherence to AML/CFT measures.

The Regulations set out the measures for the implementation of these provisions.

Article (20)

Financial Institutions and DNFBPs shall keep all records, documents, and data of all domestic and international transactions and operations for at least 10 years from the date of the transaction or operation.

As it should keep all records, documents and data obtained or collected through due diligence procedures, as well as account files, business correspondence and the results of any analysis for at least 10 years from the date of the business relationship or after the walk-in transaction is done.

Transaction records should be sufficient to re-arrange individual transactions for analysis, so they can provide evidence of claim, if necessary, against criminal activity.

Financial Institutions and DNFBPs shall make available all due diligence information and all records and documents of transactions and operations without delay to the competent authorities upon request.

Article (21)

Financial Institutions and DNFBPs shall immediately inform the Unit of any transaction, operation or attempt to carry it out, regardless of its value, upon suspicion or when there are reasonable grounds to suspect that they are linked to or include the proceeds of an predicate offence or are linked to terrorist financing.

Article (22)

Good faith reporting does not result in any civil or criminal liability resulting from disclosure of a secret based on a law, regulation, administrative decision or contract, even if the directors, officials and employees of financial institutions and DNFBPs are not aware of the predicate offence whether it is actually happened or not.

The directors, officials and employees of financial institutions and DNFBPs are prohibited from informing unauthorized person whether the suspicious cases or any other relevant information are reported to the Unit or not.

The provisions of this Article don't preclude the sharing of information with overseas branches and subsidiaries in which they have a majority.

In cases where there is a suspicion of money laundering or terrorism financing and a belief for reasonable reasons that the implementation of due diligence measures would alert the customer, financial institutions and DNFBPs shall stop taking these measures and shall submit a suspicious report to the Unit.

Chapter 4

Customs Declaration

Article (23)

Any person entering or leaving the State, in possession of currencies, bearer negotiable instruments, precious metals and stones, or arranging to transport

them into or out of the State by person, shipping, mail or other means, shall acknowledge their correct value to the competent customs authorities, if they are equal to or exceed the value specified by the Regulations.

The Regulations set out the powers of the customs authorities to implement the provisions stipulated in this chapter.

Article (24)

Customs authorities shall monitor persons entering or leaving the country, and may seize currencies, bearer negotiable instruments, precious metals or stones, whatever the transport is in or out of the State, when the bearer does not make a declaration or make a false statement.

Customs authorities may request any additional information about the source of the currencies, bearer negotiable instruments, precious metals or stones and the purpose of their transfer and use.

In cases where customs authorities seize currencies, bearer negotiable instruments, and precious metals and stones, the minutes of the seizure shall be recorded

Customs authorities have the right to detain persons involved in the incident of transferring currencies, bearer negotiable instruments, precious metals or stones, and to immediately hand them over to the competent security department at the Ministry of Interior, and to forward the seizure report to the Public Prosecution for action.

Article (25)

If the concerned customs authority officer has suspicious that the transfer of the currencies or bearer negotiable instruments, precious metals or stones is related to money laundering, terrorism financing or predicate offences, the officer shall take the following measures:

- 1- Seizing currencies, bearer negotiable instruments, precious metals or stones for three working days.

- 2- Gathering comprehensive information about the transfer and other relevant information and referring the incident to the Public Prosecution when serious elements of suspicion are available.

Article (26)

Customs authorities shall cooperate with the competent authorities in the State and shall provide them and the Unit with the information they collect or obtain under their powers to implement the provisions of this Law to enable both the competent authorities and the Unit to access it.

Article (27)

Employees of customs authorities, who have a decision to grant them the description of judicial control, shall detect and prove crimes that occur in violation of the provisions of this Law within their jurisdiction.

Article (28)

Employees of customs authorities are obliged to maintain the confidentiality of the information/ data they obtain within their scope of work, even after their end of service, and may only be used for the purposes stipulated in this Law.

Chapter 5

AML/ CFT National Committee

Article (29)

QCB shall form a committee under the name of the "AML/ CFT National Committee", chaired by the Deputy Governor, and its membership consists of:

- 1- Two representatives of the Ministry of Interior, one of them is from the directors of the competent departments in the Ministry, to be the vice-Chairman of the Committee
- 2- Representative of the Ministry of Foreign Affairs
- 3- Representative of the Ministry of Justice
- 4- Representative of Ministry of Commerce & Industry
- 5- Representative of the Public Prosecution
- 6- Representative of the Audit Bureau

- 7- Representative of the Qatar Central Bank
- 8- Representative of the Qatar State Security
- 9- Representative of the General Secretariat of the Council of Ministers
- 10- Representative of the Qatar Financial Markets Authority
- 11- Representative of the General Authority of Customs
- 12- Representative of the General Tax Authority
- 13- Representative of the Qatar Financial Centre Regulatory Authority
- 14- Director-General of the Regulatory Authority for Charitable Activities
- 15- The Head of the Unit

Each party shall nominate its representatives, but the level of its representative shall not be less than the director of the department or its equivalent, and the nomination of the Chairman and Vice-Chairman of the Committee and its members shall be issued by a decision from the Prime Minister, who may decide to add other members upon the proposal of the Committee.

The Committee shall have a secretariat and a number of the QCB staff to carry out secretarial work, who shall be appointed in accordance with the QCB's procedures and regulations. The Committee shall have a liaison officer for each party represented in the Committee, with a financial degree not less than the sixth degree. The Governor shall issue a resolution to specify the bonuses of liaison officers on the proposal of the Chairman of the Committee.

The committee shall set out a work system including the necessary rules to exercise its competences.

Article (30)

The Committee shall be responsible for:

- 1- Preparing the national assessment for the risks of money laundering, terrorist financing and financing of the proliferation of weapons of mass destruction, supervising its completion, documenting, disseminating and updating its results, noting that the competent authorities shall provide the Committee with the required data and information, and shall participate with it in the completion of assessment and implementation of its outputs.

- 2- Developing and following up the implementation of a national strategy to combat money laundering, terrorist financing, and financing of the proliferation of weapons of mass destruction in the State, based on the outcomes of the national risk assessment, in accordance with international standards.
- 3- Supervising the coordination, cooperation and exchange of information among the competent authorities at the level of policies-making, and implementing those policies at the operational level, and developing and carrying out the activities to combat money laundering, terrorist financing and financing of proliferation of weapons of mass destruction, taking into account compliance with personal data protection measures and other similar provisions.
- 4- Studying and follow-up of international developments in the field of counter-money laundering, terrorist financing, and financing of the proliferation of weapons of mass destruction, and making recommendations to the competent authorities on the development of their regulations, and proposing legislative amendments, in accordance with these developments.
- 5- Representing the State in the meetings and activities of the regional and international organizations involved in combating money laundering and terrorist financing.
- 6- Coordinating with the National Counter-Terrorism Committee in all matters relating to international, regional and bilateral conventions related to countering the financing of terrorism.
- 7- Coordinating with the Administrative Oversight & Transparency Authority in the implementation of the United Nations Convention against Corruption.
- 8- Collecting, classifying and analyzing data and statistics on combating money laundering and terrorist financing, and requesting relevant data from the competent authorities, whether represented by the Committee or not to be used in the preparation of the national risk assessment, the National Strategy against Money Laundering and Terrorist Financing, and other purposes related to its terms of reference.

9- Coordinating and hosting national training programs aimed at combating money laundering and terrorist financing.

The Committee shall prepare an annual report to be presented to the Governor on compliance with the State's obligations about combating money laundering and terrorist financing, and on the relevant challenges. Then, the Governor shall submit this report, along with his views and recommendations to the Council of Ministers, to be submitted to His Highness Amir of the State of Qatar.

The Committee shall establish a National Training Center to enhance the capabilities of the concerned persons to combat money laundering and terrorist financing.

Chapter 6
Financial Information Unit
Article (31)

An independent unit based in Doha shall be established under the name of the "Financial Information Unit" with a legal personality and a budget attached to the State's budget.

The Head of the Unit shall be appointed by a decision from the Governor, and a sufficient number of employees, experts and specialists shall be appointed in the Unit to work in the fields related to the application of the provisions of this Law.

The Unit shall be independent in the performance of its functions and shall take its decisions in accordance with the provisions of this Law and regulations.

Article (32)

The Unit shall be the concerned national center for receiving and analyzing suspicious transaction reports from financial institutions and DNFBPs, and other information related to money laundering, predicate offences and terrorist financing, and referring the results of analysis of to the relevant authorities automatically or upon request.

The Unit shall determine the reports and data that the financial institutions and DNFBPs shall provide to it as well as the relevant timeliness. The Unit shall set the reporting forms and procedures, including at least the suspicious transaction reports.

The Unit may request any additional information from financial institutions and DNFBPs, whenever necessary for analysis, within the timeline and in the specified form, and in the event that a financial institution and DNFBPs fail to comply with the obligations contained in this Law, the Unit shall notify relevant regulatory authority.

The Unit has direct or indirect access to the maximum possible administrative, financial and law enforcement information collected or retained by the competent authorities or on their behalf, and considers it necessary to carry out its tasks.

The Unit may not be opposed on the basis of the confidentiality of the information, and the trustee shall not be held accountable for making it available to the Unit.

The Regulations set out the measures for the implementation of this article.

Article (33)

It shall be established in the Unit a database for the keeping of the financial data and information collected or obtained for analysis. The rules governing the information security and secrecy in all stages of processing or referral should be drawn, and the limited access to its facilities and information systems and whatever financial information and data available should be ensured.

Article (34)

The Unit shall specialize with the analyzing and studying the received communications and reports and information for finding out the suspicious cases of money laundry and terrorism financing and predicate crimes and identifying their trends and patterns. The Unit shall review the requests of the competent

authority on the information that it has collected or analyzed and decide the required action.

It should inform the General Prosecution about the examination and analysis findings upon suspecting a money laundry crime or a predicate crime or terrorism financing.

The information and communications shall be referred to the General Prosecution or the competent authorities through the specialized and secure and protected channels.

Article (35)

The Unit may request the financial institutions and DNFBPs to postpone the execution of the transactions suspected to be linked to the proceeds of a crime or money laundry or terrorism financing for not more than (48) hours.

The Unit may ask the General Prosecutor to freeze any proceeds suspected to be connected to money laundry or predicate crimes or terrorism financing.

Article (36)

The Unit's staff shall observe the secrecy of any data of information collected or viewed as part of their work and even after they cease to work in the unit. Such information or data may not be used save the for the purposes mentioned in this Law.

Article (37)

The Unit, in coordination with the supervisory authorities, shall issue instructions and guidelines to the financial intuitions and DNFBPs with regard to the execution and compliance with their requirements in the field of AML & CTF as well as the reporting of the suspicious transactions.

Article No. (38)

The Unit shall prepare an annual report on its activities in the field of AML & CTF including a general analysis and assessment of the received reports and the trends of ML & TM transactions. It shall submit the report to the governor and the committee.

Chapter 7 **Article (39)**

The supervisory authorities shall specialize with the monitoring and following-up and supervising the compliance of the FIs and DNFBPs and NPOs with the requirements of AML & CTF. The Regulation shall mention to the concerned supervisory authorities, sectors, professions and businesses subject to its supervision.

Article (40)

The FIs and DNFBPs and NPOs shall be prohibited from undertaking activities inside the State without having a prior license or registration from the supervisory authorities.

The supervisory authorities shall not approve the establishment of any shell banks and they shall cancel any valid licenses of FIs represented by shell banks. They shall immediately inform the competent authorities about any shell bank found to be operating in the State.

The supervisory authority, upon reviewing the license or registration or renewal request, shall verify the identity of the shareholders of the applicant entity and the senior management and the beneficial owners and it shall take the necessary actions and measures to prevent the criminal or their accomplices from holding a big or control share within the entity or assuming management positions.

Article (41)

The provisions of secrecy outlined in laws shall not hinder the access of the supervisory authorities to any information kept by the entities subject to its

supervision whenever such access is necessary for performing their tasks. The access shall not be contingent upon obtaining a prior permission from a judicial authority.

Article (42)

The supervisory authorities may specify, through the instructions and controls they issue, the cases in which the identity verification can be completed in a later stage as per the following conditions:

1. The verification should be done ASAP.
2. The verification is necessary in order not to interrupt the normal context of business.
3. The risks of ML & TF are limited and subjected to an effective management.

Article (43)

The authority shall set the policies and procedures that enhance the responsibility and impartiality in the sector of NPOs in order to protect them from terrorism financing. The Authority may use the powers given to the supervisory authorities as per the law to achieve the same.

The NPOs shall retain the information and records for a period not less than 10 years, make them available to the competent authorities, and enable the Authority to access and obtain all information that it requires in the form and within the specified timelines.

The authorities concerned with the activities of NPOs shall also make available the information required by the Authority.

The Authority shall identify and understand and evaluate the risks of the sector, and implement that risk-based approach for mitigating the risks so as to support the confidence of public in NPOs.

Article (44)

Notwithstanding any stricter penalty laid down in other law, the supervisory authorities may, in case of the violation of any FI or DNFBF or NPO or any of the managers or directors or executives or officials thereof is established to the provisions of this law and regulations or any decisions or guidelines on ML & TF, take all or some of the following actions:

1. To issue written warnings.
2. To issue an order for the submission of regular reports on the taken measures.
3. To issue an order on the compliance with a specific instruction.
4. To impose a financial fine not less than QAR (25,000) and not exceed QRs (100,000) Hundred Thousand Qatari Riyals on the FI or DNFBP on daily basis for each continuous violation after the warning.
5. To impose a financial fine with not exceeding (QAR 100,000,000) Hundred Million Qatari Riyals on the violating FI or DNFBP.
6. To impose a financial fine with not exceeding (QAR 1,000,000) Million Qatari Riyals on any of the managers or directors or executives or officials.
7. To restrict the authorities of the managers or directors or executives or officials in addition to the appointing of a special supervisor, or to subject the FI or DNFBP or NPO to the immediate supervision.
8. To forbid the violator from working in the related sectors on permanent or temporary basis.
9. To temporarily suspend the activity of the managers or directors or executives or officials or trustees or the secretaries of NPOs or to request the dismissal or replacement of them.
10. To hold the license, or to restrict any other type of permissions, or to bar the work or profession or activity, or to delist the name from the relevant table.
11. To withdraw and cancel the license and to remove the registration.

A grievance over the mentioned decisions may be filed as per the controls and procedures and dates prescribed in the Regulation.

In the cases where there are rational reasons to suspect a committed crime, the supervisory authority shall refer the incident to the General Prosecution for launching the necessary investigations.

The supervisory authority shall inform the Unit of actions taken towards the execution of the provisions of this Article.

Chapter 8
Transparency and Legal Persons and Legal Arrangements
Article (45)

The authorities concerned with the approval of establishing legal persons and legal arrangements, shall obtain and retain the adequate and accurate and updated basic information as well as information on the beneficial owners of the legal persons and legal arrangements found in the State. The authorities shall make such basic information and the information about the beneficial owners available to the public and the enforcement, judicial and supervisory authorities as well as to the FIs and DNFBPs upon their request.

These authorities shall issue organization decisions specifying the information that have to be obtained for each type of legal persons and legal arrangements.

The legal persons and legal arrangement shall retain an adequate and accurate and updated record on the basic information in addition to the information related to the beneficial owners and shareholders and members thereof including the number of shares held by each shareholder and the share classes with the nature of voting right for each of them.

The legal persons of public shareholding ownership whose shares are traded on an accredited stock exchange shall be excluded from the implementation of these requirements based on what is determined by the supervisory authorities.

The legal persons and legal arrangements found in the State shall nominate at least one normal person resident in the State who are authorized and responsible for making available all basic information and the information related to the beneficial owners which are required from the legal persons and legal arrangement in addition to the provision of the assistance upon request.

Article (46)

No legal person found in the State shall issue bearer negotiable instruments. The acting shareholder and the acting manager shall disclose the person whom they represent to the legal person in which they will manage or hold a share as well as the supervisory authority.

In case the nominated is a legal person, the acting shareholders and manager shall identify the beneficiary or the real beneficiaries of this entity.

Article (47)

The competent authorities shall immediately exchange the information with the foreign counterparts with regard to the basic information and the information related to the real beneficiaries of the legal persons and legal arrangements, however, it should include the following:

1. Making available the basic information and the information related to the real beneficiaries that have been collected by the State and made available to the public when necessary and on time.
2. Exchanging the information on the shareholders.
3. Using the authorities related to enquiring and investigating for obtaining the information related to the real beneficiaries on behalf of foreign counterpart authorities.

Article (48)

The legal persons and legal arrangements and FIs and DNFBPs subject to the provisions of this law shall retain the required information and records according to this chapter for a period not less than 10 years as per the following:

1. As of the date on which the legal person or legal arrangement is dissolved or as of the date on which they are gone.
2. As of the date on which the legal person or the legal arrangement is no longer a customer at any of the FIs or DNFBPs.

The competent authorities shall issue the instructions and circulars on the implementation of the provisions of this chapter.

Chapter 9

The Investigation and the Precautionary Procedures

Article (49)

The General Prosecution shall assume the investigation and accusation and the proceeding with the lawsuit, and it shall take all procedures and measures thereof as per the law of criminal procedure and not in contradiction with the provisions of this chapter. It shall order the initiation of investigation or parallel financial investigations in order to reveal the financial aspects of the criminal activity whether they are coupled with the investigation in the predicate crimes or independent.

Article (50)

The General Prosecution may order the using of special investigation methods during the investigations being carried out on money laundry, predicate and terrorism financing crimes according to the applicable regulations. Such methods include:

- 1- The secret operations.
- 2- The audio and visual monitoring.
- 3- The access to the information systems.
- 4- The communication interception.
- 5- The monitored delivery.

Article (51)

The General Prosecution upon investigation and the judicial officer upon investigation and the collection of inferences shall speed up the process of identifying the crime proceeds and its means and the funds that are or could be subjected to confiscation and the tracking and seizing or freezing of the proceeds whether they are kept in original condition or they have are changed to another type of funds.

The other competent authorities, within their powers, shall proceed with investigations on the financial aspects of the criminal activity and refer the findings to the concerned authorities along with all inferences and investigations.

Article (52)

The General Prosecution, upon investigating money laundry and predicate and terrorism financing crimes, may request a report on the suspicious transactions and the information maintained by the unit. The decision over analyzing and directing the required information shall be subject to the discretion of the unit.

Article (53)

The General Prosecution may order to immediately view or obtain the records kept with the FIs and DNFBPs or any other person, and any information or data pertaining to the accounts or deposits or trust funds or any other funds or transactions that they could help it with revealing any potential crime of money laundry or terrorism financing or predicate crime or the identifying and tracking of the crime.

Article (54)

Each entity has been requested by the General Prosecution to submit information in the frame of the investigations being conducted over the money laundry or terrorism financing or predicate crimes shall be forbidden from disclosing such request or its execution procedures except the sharing of the information with the managers or officials or staff for obtaining the advice or defining the necessary steps towards the execution of the request.

Article (55)

The General Prosecution may order in writing to seize all types of letters and mail communications and printed materials and post boxes and telexes that they could help with the revealing of the facts of any potential crimes of money laundry or terrorism financing or predicate crimes.

The order shall not exceed 30 days renewable for a period or other similar periods as long as the justification of this procedures exist.

Article (56)

Notwithstanding the powers of the General Prosecutor, the governor may, in cases the proceeds of a crime deposited with a financial institution are feared to be disposed or upon suspecting in using the funds or balances or accounts in terrorism financing, issue a decision to freeze the suspected proceeds or funds and balances or accounts for not more than ten business days. the General Prosecutor shall be informed of the decision within 3 business days as of its issuance otherwise it shall be deemed vain.

In all cases every concerned party may file a complaint against the decision of freezing before the competent court within 30 days as of the date it becomes known.

Articles (57)

Without prejudice to the rights of third parties acting in good faith, the Public Prosecutor may, at his discretion, impose temporary measures including freezing or seizing, intended to preserve the availability of funds, instrumentalities used or intended to be used in the commission of a predicate offence, a money laundering crime, or a terrorism financing crime, or any properties of corresponding value.

Such measures may be lifted at any time by the competent court at the request of the Public Prosecutor, or at the request of the suspects or persons claiming rights

to these properties. The General Prosecutor may cancel or amend the ban order unless it was issued by the court.

Chapter 10
International Cooperation
Section: One
General Rules
Article (58)

The competent authorities shall provide as much cooperation as possible to their competent counterpart authorities in other States, whether automatically or upon request, related to money laundry and terrorism financing and predicate crimes, according to the rules set by the bilateral or multilateral agreements, that Qatar is party thereto, or according to the enforceable laws when necessary, or based on arrangements or understanding memorandums that Qatar concludes with its counterparts, or the reciprocity principle, and in such a way that does not contradict the basic principles of the State's legal system.

The international cooperation shall include the legal assistance requests and extradition and any form of cooperation.

Article (59)

The international cooperation may not be rejected for the following reasons:

- 1- If the request of international cooperation regarding the anti-money laundry and predicate crimes and terrorism financing is related to tax matters.
- 2- If laws oblige the FIs and DNFBPs to maintain the confidentiality of information and privacy except the lawyer's obligation to maintain the professional secret upon defending his clients in proceedings.
- 3- The existence of investigations or procedures under execution. If the request of international cooperation hinders such investigations, the response to it may be postponed till the completion of investigations or trial.

- 4- The nature or status of the foreign competent authority requesting the cooperation is deferent from the nature or s of the competent authority in the State.

Article (60)

The competent authority may request additional information from the competent authority if such information is important for executing or facilitating the execution of the request.

In case the competent authority has refused or postponed the execution of the cooperation request issued by a foreign competent authority, the competent authority shall inform such foreign authority on immediate basis of the rejection or postponement reasons.

Article (61)

The competent authority shall ensure the confidentiality of any cooperation request and exchange of information with the foreign competent authority in accordance with the obligations of each party with regard to the protection of the personal life and data. in case of the exchange of information, the competent authority shall ensure the capacity of the foreign competent authority with respect to guarantying the confidentiality of the exchanged information and the protection of the obtained information according to clear procedures and in the same way it protects similar information of national sources.

The competent authority may refuse the submission or exchange any information if the foreign competent authority estimated that it cannot protect the information in an effective way.

Article (62)

The competent authority shall use the information that it has obtained during the international cooperation and for the purpose for which it was requested, unless it has earned a prior license from the foreign competent authority which made the information available. It has to inform the authority with which it has cooperated on time regarding the obtained information and the consequence.

Section: Two
The Requests of Mutual Legal Assistance
Article (63)

The requests of mutual legal assistance shall be submitted from the foreign competent authority to the General Prosecutor through diplomatic ways.

In case of urgency the request may be submitted directly to the General Prosecutor based on the desire of the requesting State.

The court or the General Prosecution may, each one within its competency, request the legal assistance from a foreign competent authority in a foreign country. The requests shall be sent through the diplomatic ways.

Article (64)

The request of the mutual legal assistance shall include the following:

- 1- The identification of the foreign competent authority which has requested the mutual legal assistance.
- 2- The facts on which the accusation or investigation are being done.
- 3- The legal texts that apply to the acts of the subject request.
- 4- The procedures or measures or investigations requested to be carried out.
- 5- Any details that define the identity of the concerned person, especially his name, social status, nationality, address, and profession.
- 6- Any information necessary to identify and track the funds and proceeds of the money laundering intended crime, as well as instrumentalities used or to be used.
- 7- Temporary measures to be taken by the requesting State.

If the request is related to issuing a confiscation order, it must include a description of related events and evidence in order to facilitate issuing confiscation order by judicial authorities.

Nevertheless, if the request is related to enforcing an order related to a temporary measure or confiscation, it must include the followings:

- 1) A certified copy of the order and statement of the reasons that resulted in issuing the order, if not included in the order itself.
- 2) A document certifying that the order is enforceable and not susceptible of appeal through ordinary appeal procedures.
- 3) Statement of the order enforcement extent and the amount to be recovered.
- 4) Any information related to the rights of others in the proceeds or funds of the money laundering crime, or related instrumentalities.

Article (65)

Mutual legal assistance shall be rejected in the following cases:

- 1- If the request was not issued by a competent authority in accordance to the requesting state's applicable laws, or wasn't sent in accordance to applicable laws, or includes unenforceable requests in accordance to the State's laws, or includes a significant violation to the conditions of submitting mutual legal assistance requests.
- 2- If executing the order would likely compromise the State security, sovereignty, public order, or interests.
- 3- If the crime highlighted in the request is related to criminal case prosecuted with a final judgement in the State.
- 4- If there are other significant reasons to believe that the requested procedure or order is targeting the person because of his religion, nationality, ethnicity, political views, gender, or status.
- 5- If it was not possible to issue an order or implement the required procedures because of the rules on the statute of limitation of money laundering crime, predicate crimes or terrorism financing under the laws of the State or the requesting State.

6- If the resolution in the requesting State was issued under circumstances where no sufficient guarantees were available in relation to the rights of the accused.

Article (66)

The Public Prosecutor provides the broadest possible mutual legal assistance within reasonable periods in relation to money laundering, terrorism financing, and any predicate crimes, whatsoever the punishment is.

Dual criminality shall not be a condition to provide mutual legal assistance when similar requests do not include coercive measures. In case the request includes execution of coercive measures, the dual criminality condition is usually deemed to be fulfilled if the two States incriminate the same criminal conduct regardless of its type, class, or description.

Moreover, in case dual criminality condition was not fulfilled, coercive measures can be implemented if the accused expressly agrees.

Article (67)

The Public Prosecutor shall use its investigation powers conferred to in accordance to applicable laws and Chapter nine provisions of this law when implementing mutual legal assistance requests for the purpose of investigating in money laundering, terrorism financing, or predicate crimes, or for the purposes of freezing and confiscation.

The request or measure shall be implemented as stated in the applicable laws or as requested by the foreign authority in case it does not contradict with the fundamental principles of the legal system in the State.

Article (68)

When the Public Prosecutor receives mutual legal assistance request on the implementation of a confiscation judgement issued by the court in the requesting State, the request shall be referred to the competent court to issue and

implement the confiscation order. The confiscation order shall apply to the proceeds of predicate crime and funds of money laundering crime, instrumentalities used or to be used in the State, or money of equivalent value. The competent court, in case of approving and implementing the confiscation judgement, shall comply with the facts that were relied upon in issuing the judgement.

The seizure and confiscation desk at the Public Prosecutor shall manage and dispose of the confiscated money in line with the procedures stipulated in this law, unless the agreement entered into with the requesting State stipulates otherwise.

Section Three
Extradition
Article (69)

The Public Prosecutor shall receive extradition requests from competent authorities in foreign countries and send similar requests through diplomatic channels.

In case of urgency, requests can be received or sent directly or through International Police by mail or other means that would request a written confirmation of delivery or receipt or equivalent that could be verified by the State.

Article (70)

Money laundering and terrorism financing crimes shall be considered as extraditable crimes.

For the purposes of this law, money laundering and terrorism financing crimes shall not be considered as political crimes or crimes related to a political crime or crimes of political motivations.

The extradition request shall be implemented without unjustified delay in accordance to conditions and procedures stipulated in the criminal procedures law without prejudice to this chapter provisions.

For an extradition to be implemented in accordance with the provisions of this Law, it's required that the Laws in both; the requesting State and State of Qatar, penalize the crime in the request. Dual criminality shall be deemed fulfilled if the two States criminalize the conduct that constitutes the crime regardless of the crime name, type, or class, taking into consideration relevant procedures stated in the criminal procedures Law.

The extradition request may not be approved in case there are significant reasons lead to believe that the person whose extradition is sought has subjected or would subject to torture, and cruel, inhuman, or degrading treatment, or in case the minimum guarantees of a fair trial for that person are not or possibly not to be available, in accordance to international standards considered in this regards.

Article (71)

If the extradition request was rejected because the person sought is Qatari, the Public Prosecutor, shall without any delay, initiate criminal proceedings against the sought person in the request.

Article (72)

The accused of money laundering and terrorism financing crimes may be extradited after receiving the provisional arrest warrants from the requesting State, if the sought person has expressly agreed before the competent court.

Section Four

Other Forms of Cooperation

Article (73)

The competent authority may carry out investigations on behalf of the counter foreign authority and exchange all collected information.

The regulation shall determine powers of the competent authority in relation to requests of information exchange.

Article (74)

The competent authority may enter into agreements, bilateral arrangements, or multilateral agreement with one State or more with regards to forming joint search or investigation teams, conducting joint searches or investigations. In case of no such agreements or arrangements, joint searches or investigations may be conducted on a case-by-case basis.

Chapter Eleven

Penalties

Article (75)

Notwithstanding any more severe penalty stipulated in another Law, penalties stated in this Chapter shall apply to crimes stated in this Chapter too.

Article (76)

Money laundering and terrorism financing crimes shall not subject to Article (85) provisions of the indicated penal Law.

Article (77)

Any legal person that commits one of the crimes stipulated in this law, under his name or on behalf of him by individual who is either working separately, part of a related entity, work in a position of command in the entity, is authorized to take decisions on behalf of the person, or empowered to exercise authority, shall be punished with a fine of not less than QAR 4,000,000 (four million Qatari Riyals) and not exceeding QAR 8,000,000 (eight million Qatari Riyals), or three times the maximum fine prescribed for the crime, whichever is higher.

This shall not preclude punishing the individual who committed the crime with penalties stipulated in this Law.

The court may decide to prevent the legal person from carrying out certain commercial activities whether directly or indirectly, permanently or temporary, or place him under judicial supervision or close premises used for committing the crime whether permanently or temporary or liquidate and wind-up his business. The court may also order to publish the issued judgement against him on his own expense in two daily newspapers.

Article (78)

Any person who commits any of money laundering crimes stipulated in Article (2) of this law shall be punished with imprisonment for no more than ten years and with a fine of not less than QAR 2,000,000 (two million Qatari Riyals), and not exceeding QAR 5,000,000 (five million Qatari Riyals), or double the money-laundered amount, whichever is higher.

Article (79)

Any person who commits any of the terrorism financing crimes stipulated in Article (3) of this Law shall be punished with imprisonment for more than twenty years and with a fine of not less than QAR 5,000,000 (five million Qatari Riyals), and not exceeding QAR 10,000,000 (ten million Qatari Riyals), or double the crime amount, whichever is higher.

Article (80)

Any person who has not deliberately submitted the customs declaration or submitted a false declaration, or refused to submit additional information to customs authorities on the source of currency or bearer negotiable financial instruments or precious metals or precious stones transferred into the State or abroad or the purpose of its use or transfer in accordance to provisions of Articles (23) and (24) of this Law, shall be punishable with imprisonment for no more than three years or with a fine of not less than QAR 100,000 (hundred thousand Qatari Riyals) and not exceeding QAR 500,000 (five hundred thousand Qatari Riyals), or double the transferred money value.

Article (81)

Any employee in a competent authority who deliberately, in other cases not included in this law, discloses the information entrusted with or access confidential information that is unnecessary to perform his duties or embark on that, shall be punished with imprisonment for no more than three years and a fine of not exceeding QAR 500,000 (five hundred thousand Qatari Riyals).

Article (82)

Chairpersons and Board members of financial institutions and DNFBPs or their owners or representatives or workers who deliberately violate or grossly neglect provisions stipulated in Articles, (8), (9), (10), (11), (13), (14), (15), (16), (17), (18), (20), and (21) of this Law, shall be punished with imprisonment for no more than two years, or a fine of not less than QAR 5,000,000 (five million Qatari Riyals) and not exceeding QAR 10,000,000 (ten million Qatari Riyals), or one of these two penalties.

Article (83)

Any person who deliberately violates any order issued by a competent authority related to freezing assets or interim procedures in accordance to this Law provisions, shall be punished with imprisonment for no more than five years and a fine of not less than QAR 3,000,000 (three million Qatari Riyals) and not exceeding QAR 5,000,000 (five million Qatari Riyals), or one of these two penalties.

Article (84)

Any person, who discloses information related to the submission or non-submission of suspicion report to the unit, shall be punished with imprisonment for no more than three years and a fine of not exceeding QAR 500,000 (five hundred thousand Qatari Riyals), or one of these two penalties.

Article (85)

Any person who was proven to have knowledge of the crimes stipulated in in this Law or attempted to commit the crimes stipulated in in this Law and has not

taken the specified measures to inform the competent authorities of such crime, shall be punished with imprisonment for no more than three years and a fine of not exceeding QAR 500,000 (five hundred thousand Qatari Riyals), or one of these two penalties.

If the person, who committed the crime is a public servant or person entrusted with a public service, and the crime was committed as a result of breach of his duties, shall be punished with imprisonment for no more than five years and a fine not exceeding QAR 1,000,000 (one million Qatari Riyals).

The provision of this Article shall not apply to the criminal's spouse, or ancestors, or ascendants to the second degree.

Article (86)

Any person who knowingly and intentionally withheld information concerning that the customer is a politically exposed person, shall be punished with imprisonment for no more than three years and a fine of not exceeding QAR 500,000 (five hundred thousand Qatari Riyals), or one of these two penalties.

Article (87)

Any person who intentionally and illicitly provides incorrect information concerning the real beneficiary, to any financial institutions, any designated non-financial businesses, or professions, or competent authority, shall be punished with imprisonment for no more than three years and a fine of not exceeding QAR 500,000 (five hundred thousand Qatari Riyals), or one of these two penalties.

Article (88)

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

- 1- In case of recidivism, the accused person shall be considered a recidivist in case he committed a similar crime within five years of the date on which the sentenced punishment was completed or extinguished.

- 2- In case of contributing in or attempting to commit a money laundering or terrorism financing crime or more, whether separately or as part of a group of persons acting with a common purpose.
- 3- In case a person used his influence or authority in a financial institution or any DNFBPs or used the authorities provided as part of his position or his professional or social activity.

Article (89)

In the event of conviction for a predicate crime, a money laundering, or a terrorism financing crime, or an attempt to commit such crime, without prejudice to the rights of bona fide third parties, an order shall be issued by the court for the confiscation of:

- 1- Funds of the crime.
- 2- Funds constituting proceeds of the crime, including properties intermingled with such proceeds, derived from, or exchanged for such proceeds, or properties the value of which corresponds to that of such proceeds.
- 3- Funds constituting income and other benefits obtained from such funds or properties or proceeds of the crime.
- 4- Instrumentalities of the crime.

Funds referred to in this article that have been disposed of and transferred to any party, unless the court finds that the owner acquired them by paying a fair price or in return of services corresponding to their value or on any other legitimate grounds, and that he was unaware of its illicit origin.

If, in cases where an offence is established by the provisions of this law, the perpetrator thereof has not been convicted because he is unknown, or he died, the Public Prosecutor may nevertheless submit the file to the competent court to order the confiscation of the seized funds if sufficient evidence is adduced that

they constitute proceeds of crime. In all cases, the confiscation order shall specify the relevant funds and contain the necessary details to identify and locate these funds.

Article (90)

Unless otherwise provided in this Law, confiscated funds shall accrue to the State Treasury. Such funds shall remain encumbered, up to their value, by any rights lawfully established in favor of third parties acting in good faith.

Article (91)

An office for seizure and confiscation shall be established and directly affiliated to the Public Prosecutor. It shall be responsible for identifying and tracing funds that may be subject to seizure and confiscation. It shall collect and maintain all data associated with its mission in accordance with the law. It shall also manage seized assets.

The Public Prosecutor may authorize the sale of funds or properties likely to incur significant depreciation as a result of management or for which the cost of preservation is unreasonably disproportional to its value. In such case, the value of the sale shall remain subject to the seizure.

Article (92)

In case of multiple perpetrators, a perpetrator of money laundering or terrorism financing crime shall be exempted from the punishments of imprisonment and fine payment stipulated under this law if he notifies the competent authorities of any information related to the crime and involved persons, before they become aware of the crime.

If the notification takes place after the competent authorities have become aware of the crime and the involved persons, which led to the detention of the remaining criminals and the confiscation of the instrumentalities and the proceeds, the court may issue a judgment suspending the imposition of the punishment.

The exemption from or suspending the imposition of the punishment does not prevent confiscation of the crime proceeds or instrumentalities.

Article (93)

Without prejudice to the rights of bona fide third parties, any such agreement, contract, or other legal instrument, where all parties are aware or one of the parties is aware, or had reason to believe that the purpose of such instrument is to prevent freezing or confiscating the crime's modalities or proceeds related to money laundering or terrorism financing, shall be null and void.

Article (94)

The provisions of this Law shall apply in the following cases:

- 1- If the crime is directed against a state or governmental facility abroad including an embassy, or other diplomatic premises.
- 2- If the crime was committed abroad by a stateless person, who is a resident in the State.
- 3- Anyone who is present in the State after having committed or participated in any of the crimes stipulated in this Law.

The Public Prosecutor shall have the exclusive competence to investigate crimes and take action in respect of crimes stipulated in the previous paragraph. State courts shall also assume jurisdiction in these crimes.