

Law no. 18/2025 to Amend Some Provisions of Law no. 20/2019 on Combatting Money Laundering and Terrorism Financing (AML/CFT Law)

We, Tamim Bin Hamad Al-Thani, Amir of the State of Qatar

Having perused the Constitution,

Law no. 20/2019 on Combatting Money Laundering and Terrorism Financing, amended by decree-law no. 19/2021,

Council of Ministers' proposal,

And Shura Council acknowledgement,

Have decided to indorse the following law:

Article (1)

The texts of articles (29), (30) and (31) of the said AML/CFT Law shall be replaced by the following texts:

Article (29):

A committee named "The National Anti-Money Laundering and Terrorism Financing Committee" (Committee/NAMLC) shall be formed at the Qatar Central Bank and shall be chaired by the Governor, with the Deputy Governor as his deputy and the membership of:

1. Two representatives of the Ministry of Interior.
2. Representative of the Ministry of Foreign Affairs.
3. Representative of the Ministry of Justice.
4. Representative of the Ministry of Commerce and Industry.
5. Representative of the Public Prosecution.
6. Representative of the Qatar Central Bank.
7. Representative of the State Security Bureau.
8. Representative of the Qatar Financial Markets Authority.
9. Representative of the General Authority of Customs.
10. Representative of the General Tax Authority.
11. Representative of the Qatar Financial Centre Regulatory Authority.
12. General Director of the Regulatory Authority for Charitable Activities.
13. Head of the Financial Information Unit.

Each authority shall nominate its own representative, provided that their grade is not lower than Undersecretary or equivalent. The Chairman and Vice-Chairman of the Committee and the members shall be appointed by a decision of the Prime Minister who may also appoint other representatives from other authorities, upon the proposal of the Governor.

The Committee shall have a Secretary who will be appointed by the Governor among the QCB employees. He will be assisted by a number of QCB employees to ensure the good functioning of the Committee's administrative and technical affairs. Such employees shall be appointed in accordance with the applied QCB procedures and regulations. Each represented authority shall have a liaison coordinator in the Committee, provided that his financial grade is not lower than Grade 6. The remuneration of the Committee members, the Secretary and his assistants and the coordinators shall be determined by decision of the Governor.

The Committee shall establish a working system that includes the place and dates of its meetings, and the rules required to exercise its mandates.

The Committee shall have an organisational structure approved by the Governor.

Article (30):

The Committee shall have the following powers:

1. Coordinate the risk assessment procedure, prepare and supervise the implementation of the national assessment report related to anti-money laundering, combating the financing of terrorism and the proliferation of weapons of mass destruction, document the findings, and circulate and update the report. The competent authorities shall commit to providing the Committee with the requested data and information and shall collaborate in finalizing the National Risk Assessment and in implementing the relevant outputs.
2. Develop and follow up the implementation of a National Strategy to combat money laundering, terrorism financing, and the financing of the proliferation of weapons of mass destruction in the State, based on the outputs of the National Risk Assessment and in accordance with the international standards.

3. Ensure proper interagency coordination, cooperation and information exchange at both policymaking and operational levels; develop and implement actions to combat money laundering, terrorism financing, and the financing of the proliferation of weapons of mass destruction (AML/CFT/PWMD), while considering their consistency with personal data protection measures, and other similar provisions.
 4. Examine and follow up international developments in the AML/CFT/PWMD field, make recommendations to the competent authorities about the development of regulations and controls, and propose legislative amendments in line with such developments.
 5. Represent the State in regional and international meetings and conferences related to AML/CFT/PWMD.
 6. Coordinate with the National Counter-Terrorism Committee in all matters pertaining to the development and execution of CFT policies and activities.
 7. Coordinate with the competent authorities to develop and execute AML policies and activities related to corruption crimes.
 8. Collect, categorise, analyse and request data and statistics related to AML/CFT from all national competent authorities, whether represented in the Committee or not, to use the same in the National Risk Assessment, National AML/CFT Strategy or for other purposes related to its mandates.
 9. Coordinate and host national training programs aimed at combatting money laundering and terrorism financing.
- The Committee shall issue its decisions with the majority of votes of the present members. In case of tie vote, the Chairman's vote shall prevail.

The Committee shall prepare and submit an annual report to the Governor on the extent to which the State meets its obligations regarding AML/CFT, and the challenges it faces. The Governor shall include his feedback and recommendations in the annual report and submit it to the Council of Ministers to be subsequently submitted to His Highness the Amir.

Article (31):

The “Financial Information Unit” (FIU) shall be formed with a legal personality and a budget affiliated to the State’s public budget.

The Head of the FIU shall be appointed by decision of the Governor.
Appropriate number of employees, experts and individuals specialized in the implementation of the provisions of this Law shall be appointed in the FIU.

The FIU shall be operationally independent in performing its functions. The Head of the FIU shall perform the competences and take the decisions that regulate the work of the FIU in accordance with the provisions of this Law and the Regulations and in accordance with the international standards.

The QCB’s administrative, financial, technical and human resources regulations shall be applied, while not affecting its operational independence pursuant to the provisions of this Law and the Regulations.

Article (2)

All competent authorities, each in their own competence, shall enforce this Law. It shall be published in the official gazette.

Tamim Bin Hamad Al-Thani
Amir of the State of Qatar

Issued in the Amiri Diwan on 1/9/2025