
The Department of Home Affairs publishes the following Lists A, B and C in accordance with the Anti-Money Laundering and Countering the Financing of Terrorism Code 2019 [SD 2019/0202].

LIST A: High Risk Jurisdiction List

This List covers countries and territories that are to be treated as countries and territories that do not apply, or insufficiently apply, the FATF Recommendations. Consequently, business relationships and occasional transactions with persons or legal arrangements resident or located in such jurisdictions pose a higher risk and must be subject to enhanced customer due diligence.

This List provides details of FATF statements or statements made by other relevant international bodies, with respect to inadequate implementation of anti-money laundering and counter the financing of terrorism standards in such jurisdictions.¹

This List is not intended to provide an exhaustive list and no conclusion should be drawn from the omission of a particular jurisdiction. Furthermore, there may be additional jurisdictions where the FATF Recommendations are not applied or insufficiently applied in respect of particular transactions or business relationships.

This List will be updated as and when the Cabinet Office becomes aware of necessary amendments.

Jurisdiction	Issuing Body	Warning Type	Date of most recent warning
Democratic People's Republic of Korea	FATF	Counter Measures	21 February 2020
Iran	FATF	Enhanced Due Diligence	21 February 2020

FATF Countermeasures

The Non-Cooperative Countries and Territories (“NCCTs”) exercise began in 1998 at a time when many countries around the world did not have adequate AML measures in place. The goal of the initiative was to secure the adoption by all financial centres of international standards to prevent, detect and punish money laundering and thereby effectively cooperate internationally in the global fight against money laundering. Financial services businesses will be aware that no countries or territories are currently listed by FATF as non-cooperative.

To ensure continued effective implementation of the reforms enacted, the FATF adopted a monitoring mechanism. This mechanism included the submission of regular implementation reports and a possible follow-up visit to assess progress in implementing reforms and to ensure that stated goals had been fully achieved.

The following are jurisdictions subject to a FATF call on its members and other jurisdictions to apply counter-measures to protect the international financial system from the ongoing and substantial money laundering and terrorist financing risks emanating from the jurisdictions.

Democratic People's Republic of Korea

¹ Since February 2020, in light of the COVID-19 pandemic, the FATF has paused the review process for countries in the list of High-Risk Jurisdictions subject to a Call for Action, given that they are already subject to the FATF's call for countermeasures. Therefore, please refer to the statement on these jurisdictions adopted in February 2020. While the statement may not necessarily reflect the most recent status of Iran and the Democratic People's Republic of Korea's AML/CFT regimes, the FATF's call for action on these high-risk jurisdictions remains in effect.

For statements prior to 2017 please see the FATF website

[FATF Statement of 24 February 2017](#)
[FATF Statement of 23 June 2017](#)
[FATF Statement of 3 November 2017](#)
[FATF Statement of 23 February 2018](#)
[FATF Statement of 29 June 2018](#)
[FATF Statement of 19 October 2018](#)
[FATF Statement of 22 February 2019](#)
[FATF Statement of 21 June 2019](#)
[FATF Statement of 18 October 2019](#)
[FATF Statement of 21 February 2020](#)
[FATF Statement of 30 June 2020](#)
[FATF Statement of 23 October 2020](#)
[FATF Statement of 25 February 2021](#)
[FATF Statement of 25 June 2021](#)
[FATF Statement of 21 October 2021](#)
[FATF Statement of 21 October 2021](#)
[FATF Statement of 04 March 2022](#)
[FATF Statement of 17 June 2022](#)

Enhanced Due Diligence

The following are jurisdictions subject to a FATF call on its members and other jurisdictions to apply enhanced due diligence measures proportionate to the risks arising from the jurisdictions.

Iran

For statements prior to 2017 please see the FATF website

[FATF Statement of 24 February 2017](#)
[FATF Statement of 23 June 2017](#)
[FATF Statement of 3 November 2017](#)
[FATF Statement of 23 February 2018](#)
[FATF Statement of 29 June 2018](#)
[FATF Statement of 19 October 2018](#)
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[FATF Statement of 21 February 2020](#)
[FATF Statement of 30 June 2020](#)
[FATF Statement of 23 October 2020](#)
[FATF Statement of 25 February 2021](#)
[FATF Statement of 25 June 2021](#)
[FATF Statement of 21 October 2021](#)
[FATF Statement of 21 October 2021](#)
[FATF Statement of 04 March 2022](#)
[FATF Statement of 17 June 2022](#)

List B: Jurisdictions that May Pose a Higher Risk

This list covers countries and territories that may pose a higher risk of money laundering or terrorist financing. Relevant persons should consider the statements issued as part of their risk assessment and consider whether enhanced due diligence would be appropriate.

Ongoing process

The FATF statement entitled "[Improving Global AML/CFT Compliance: ongoing process](#)" issued on the 18 February 2010 (updated at each FATF Plenary since, with the latest update being on [17 June 2022](#)) identifies a number of jurisdictions as having strategic AML/CFT deficiencies for which they have developed an action plan with the FATF. It also identifies a number of jurisdictions as not having made sufficient progress on their action plans agreed with the FATF. Relevant persons' attention is drawn to this statement.²

FATF Public Statement on the Situation in Ukraine

The FATF made a public statement on 3rd March 2022³ concerning the situation in Ukraine, stating:

"The FATF notes that all jurisdictions should be vigilant to the possibility of emerging risks from circumvention of measures taken in order to protect the international financial system from the ML/TF/PF risks resulting from Russia's aggression against Ukraine."

More information on each of the FATF lists is provided below.

Jurisdiction	Issuing Body	Warning Type	Date of most recent warning
Albania	FATF	Ongoing process	June 2022
Barbados	FATF	Ongoing process	June 2022
Belarus	FATF	Public Statement	March 2022
Burkina Faso	FATF	Ongoing process	June 2022
Cambodia	FATF	Ongoing process	June 2022
Cayman Islands	FATF	Ongoing process	June 2022
Gibraltar	FATF	Ongoing process	June 2022
Haiti	FATF	Ongoing process	June 2022
Jamaica	FATF	Ongoing process	June 2022
Jordan	FATF	Ongoing process	June 2022
Mali	FATF	Ongoing process	June 2022
Morocco	FATF	Ongoing process	June 2022
Myanmar	FATF	Ongoing process	June 2022
Nicaragua	FATF	Ongoing process	June 2022
Pakistan	FATF	Ongoing process	June 2022
Panama	FATF	Ongoing process	June 2022
Philippines	FATF	Ongoing process	June 2022
Russia	FATF	Public Statement	March 2022

Since the start of the COVID-19 pandemic, the FATF has provided some flexibility to jurisdictions not facing immediate deadlines to report progress on a voluntary basis. The following countries had their progress reviewed by the FATF since March 2022: Albania, Barbados, Burkina Faso, Cambodia, Cayman Islands, Haiti, Jamaica, Jordan, Mali, Malta, Morocco, Myanmar, Nicaragua, Pakistan, Panama, Philippines, Senegal, South Sudan, Türkiye, and Uganda. For these countries, updated statements are provided below. The United Arab Emirates chose to defer reporting to focus on its efforts; thus, the statement issued in March 2022 for that jurisdiction is included below, but it may not necessarily reflect the most recent status of the jurisdiction's AML/CFT regime. Following review, the FATF now also identifies Gibraltar.

³ <https://www.fatf-gafi.org/fr/publications/gafiengeneral/documents/ukraine-2022.html>

Senegal	FATF	Ongoing process	June 2022
South Sudan	FATF	Ongoing process	June 2022
Syria	FATF	Ongoing process	June 2022
Türkiye	FATF	Ongoing process	June 2022
Uganda	FATF	Ongoing process	June 2022
United Arab Emirates	FATF	Ongoing process	June 2022
Yemen	FATF	Ongoing process	June 2022

The following jurisdictions listed below have also been identified as those that may pose **a higher risk of money laundering (“ML”) or terrorist financing (“TF”). This list is as of September 2021.**

List B(ii)

Jurisdiction	Risk Type	Jurisdiction	Risk Type
Afghanistan	ML & TF	Laos	ML
Algeria	ML & TF	Lebanon	TF
Armenia	TF	Lesotho	ML
Bangladesh	TF	Libya	ML & TF
Belarus	TF	Madagascar	ML
Benin	ML	Maldives	ML
Bhutan	ML	Mali	ML & TF
Burkina Faso	ML & TF	Mauritania	ML
Burundi	TF	Mozambique	ML & TF
Cambodia	ML	Myanmar	ML & TF
Cameroon	TF	Nepal	ML
Cape Verde	ML	Niger	ML & TF
Cayman Islands	ML	Nigeria	ML & TF
Central African Republic	ML & TF	Pakistan	TF
Chad	ML & TF	Papua New Guinea	ML
Chile	TF	Philippines	TF
China	ML	Russia	ML & TF
Colombia	TF	Sao Tome and Principe	ML
Comoros	ML	Saudi Arabia	TF
Congo (Brazzaville)	ML	Senegal	ML
Congo, Dem. Rep.	ML	Sierra Leone	ML
Cote D'Ivoire	ML	Solomon Islands	ML
Egypt	TF	Somalia	ML & TF
Equatorial Guinea	ML	South Sudan	ML & TF
Eritrea	ML & TF	Sri Lanka	ML
Eswatini (Swaziland)	ML	Sudan	TF
Ethiopia	ML & TF	Syria	TF
Gabon	ML	Thailand	TF
Guinea	ML	Togo	ML
Guinea-Bissau	ML	Tonga	ML
Haiti	ML & TF	Tunisia	TF
Honduras	TF	Uganda	ML
India	TF	United Arab Emirates	ML
Indonesia	TF	United States	TF
Iraq	ML & TF	Venezuela	TF
Israel	TF	Vietnam	ML
Kenya	ML	Yemen	TF
Kyrgyzstan	TF	Zimbabwe	TF

List C: Equivalent Jurisdiction List

“List C” is a list specifying countries which are considered to have an AML/CFT regime of approximately equivalent standard to that of the Isle of Man. Financial Institutions and Designated Businesses who are entering into or are engaged in business relationships in the listed countries, may use various concessions outlined in the AML/CFT Code’s, including CDD measures in respect of customer identification.

The List initially consists of:

- (a) Countries that have undergone a FATF/FATF Style Regional Body (FSRB) Fourth Round (or a MONEYVAL Fifth Round) Mutual Evaluation inspection, where the published report identifies that a country has been rated as Largely Compliant (LC) or Compliant (C), in 25 or more of the 40 FATF recommendations that make up the Technical Compliance component of the Mutual Evaluation Report (MER);
- (b) The UK and its Crown Dependencies (States of Jersey and the Bailiwick of Guernsey).

With the following countries removed from the initial list:

- I. Any country that has been rated as Partially Compliant (PC) and/or Non-Compliant (NC) for ‘Recommendation 10 – Customer Due Diligence’ and/or ‘Recommendation 11 – Record Keeping’;
- II. Any country identified by the FATF as having strategic [AML/CFT deficiencies](#), which is subject to the FATF ongoing monitoring process;
- III. Any country identified on “List B(ii)”; “jurisdictions that may pose a Higher Risk of money laundering or terrorist financing”;
- IV. Any country that is captured on a UK, EU or UN sanctions list.

Where a country has not undergone a FATF/FSRB Fourth Round (or a MONEYVAL Fifth Round) Mutual Evaluation inspection, but was previously captured by the Department of Home Affairs list of equivalent jurisdictions, they will remain on the list until they have been reassessed under the FATF Fourth Round (or a MONEYVAL Fifth Round) Mutual Evaluation.

“List C” is regularly reviewed and updated by the Cabinet Office who review the FATF and FSRB reports as they are published.

List C

Andorra	Antigua & Barbuda	Austria	Bahrain
Bahamas	Belgium	Bermuda	Botswana
British Virgin Islands	Canada	Cook Islands	Costa Rica
Cuba	Cyprus	Czech Republic	Denmark
Dominican Rep.	Fiji	Finland	France
Germany	Ghana	Greece	Guatemala
Guernsey	Hong Kong	Hungary	Iceland
Ireland	Italy	Japan	Jersey
Latvia	Korea Rep.	Liechtenstein	Lithuania
Luxembourg	Macao	Malawi	Malta
Malaysia	Mexico	Monaco	Mongolia
Netherlands	New Zealand	Norway	Peru
Portugal	San Marino	Serbia	Singapore
Slovenia	Spain	Sweden	Taiwan
Tajikistan	Trinidad & Tobago	United Kingdom	Uruguay
Vanuatu	Vatican (Holy See)		

List D – Disclosures within a “Group” List

A disclosure within a regulated financial institution is permitted providing both the institution making the disclosure and the institution to whom the disclosure is made belong to the same group [as prescribed in section 146(2) of the Proceeds of Crime Act 2008 – “Disclosures within an undertaking or group, etc.”] and are captured by the following list (“List D”) and its methodology.

List D initially consists of:

- (a) Countries that have undergone a FATF/FATF Style Regional Body (FSRB) Fourth Round (or a MONEYVAL Fifth Round) Mutual Evaluation inspection, where the published Mutual Evaluation Report (MER) identifies that a country has been rated as Largely Compliant (LC) or Compliant (C) for ‘Recommendation 20 – Reporting of Suspicious Transactions’ and ‘Recommendation 21 – Tipping-off & Confidentiality’;
- (b) The UK and its Crown Dependencies (States of Jersey and the Bailiwick of Guernsey);
- (c) Members of the European Economic Area (EEA).

With the following countries removed from the initial list:

- I. Any country identified by the FATF as having strategic AML/CFT deficiencies, which is subject to the FATF ongoing monitoring process;
- II. Any country identified on “List B(ii)”; “jurisdictions that may pose a Higher Risk of money laundering or terrorist financing”;
- III. Any country that is captured on a UK, EU or UN sanctions list.

Where a country has not undergone a FATF/FSRB Fourth Round (or a MONEYVAL Fifth Round) Mutual Evaluation inspection, their previous MER will be evaluated and the equivalent Recommendations [13, 14 and Special Recommendation IV] assessed.

“List D” is regularly reviewed and updated by the Cabinet Office who review the FATF and FSRB reports as they are published.

List D

Andorra	Antigua & Barbuda	Australia	Austria
Bahamas	Bahrain	Belgium	Bermuda
Botswana	Brazil	Bulgaria	Canada
Cook Islands	Costa Rica	Croatia	Cuba
Cyprus	Denmark	Dominican Rep.	Estonia
Fiji	Finland	France	Germany
Ghana	Greece	Guatemala	Guernsey
Hong Kong	Hungary	Iceland	Ireland
Italy	Japan	Jersey	Korea Rep.
Latvia	Liechtenstein	Lithuania	Luxembourg
Macao	Malaysia	Malta	Moldova
Mongolia	Netherlands	New Zealand	Norway
Oman	Palau	Portugal	Romania
Samoa	San Marino	Serbia	Seychelles
Singapore	Slovenia	South Africa	Spain
Sweden	Switzerland	Taiwan	Tajikistan
Trinidad & Tobago	Turks and Caicos	United Kingdom	Uruguay
Uzbekistan	Vanuatu	Vatican (Holy See)	