



**THE ANTI-MONEY LAUNDERING AND PROCEEDS OF CRIME
ACT, NO. 10 OF 2009**

**THE ANTI-MONEY LAUNDERING AND PROCEEDS
OF CRIME REGULATIONS, 2022**

(Made under section 87)

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LEGAL NOTICE NO. 110

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OF CRIME REGULATIONS, 2022**

(Made under section 87)

IN EXERCISE of powers conferred upon me under section 87 of the Anti-Money Laundering and Proceeds of the Crime Act, No. 10 of 2009, **I, SAADA MKUYA SALUM**, Minister of State, President's Office, Finance and Planning, do hereby make the following Regulations:

**PART ONE
PRELIMINARY PROVISIONS**

Short title
and commence-
ment.

1. These Regulations may be cited as the Anti-Money Laundering and Proceeds of Crime Regulations, 2022 and shall come into operation upon being signed by the Minister and published in the Gazette.

Interpretation.

2. In these Regulations, unless the context requires otherwise:

“Act” means the Anti-Money Laundering and Proceeds of Crime Act, No. 10 of 2009;

“AML/CFT/CPF” means an acronym for anti-money laundering, counter terrorists financing and counter proliferation financing.

“basic entity information” means information concerning a legal person or legal arrangement including:

- (a) the entity's registered or licensed name;
- (b) the trade name under which the entity conducts its business;



- (c) the entity's address and where the entity has multiple addresses, the address of the office seeking to establish a business relationship or conduct an occasional transaction and that address may be expressed in terms of physical address or in the absence of a physical address, such details as neighbourhood or locality, village or ward, city or town, district, region and country;
 - (d) type of business or otherwise a brief description of the goods or services rendered by the entity;
 - (e) the entity's registration document;
 - (f) taxpayer identification number for legal persons and for legal arrangements where applicable;
 - (g) personal information of:
 - (i) the individual person in charge or overall responsible for running the affairs of the entity, or
 - (ii) the individual person who purports to be authorized to establish a business relationship or to conduct occasional transactions on behalf of the entity;
 - (h) at least one of the entity means of communication;
- "basic personal information" means information concerning an individual person including:
- (a) full name;
 - (b) gender;
 - (c) nationality;
 - (d) date of birth;
 - (e) place of birth;
 - (f) the residential address which may be expressed in terms of physical address or in the absence of a physical



address, such details as neighbourhood or locality or shehia or village, town or city, district or region and country;

- (g) identification document indicating the type of document and number;
- (h) means of communication; and
- (i) signature or biometric information;

“basic verification” means verifying the identity of the customer as follows:

- (a) taking reasonable measures to inspect and confirm visually and through touch and feel, the authenticity of the original or copy of the identification document or entity registration documents;
- (b) ensuring that the photograph and any other information on the identification document, entity registration documents or its copy are clearly visible and legible;
- (c) taking reasonable measures to compare and confirm that the photograph is indeed that of the individual person;
- (d) where a customer is an individual person, ensure that the personal information provided is accurate, through comparison of such information with information on the identification documents;
- (e) where a customer is an entity, ensure that entity information provided is accurate, through comparison of such information with information on the entity registration documents;

“bearer negotiable instrument” has the meaning as ascribed to it in the Act;

“beneficial owner” has the meaning as ascribed to it in the Act;

“beneficiary” means the individual person or entity that is identified by the originator as the receiver of the requested electronic funds transfer;



“biometric information” means information that can be used to uniquely identify an individual person including fingerprints, toe prints, iris or face print;

“cash” means currency;

“cash transaction” includes any cash-based transaction involving deposit, withdrawal, exchange, payment or receipt of cash in Tanzanian Shillings or any foreign currency;

“currency” means a coin and printed money, local or foreign, that is designated as legal tender and circulates as, and is customarily used and is accepted as a medium of exchange in the country of issue;

“customer due diligence” has the meaning ascribed to it in the Act;

“CDD” means an acronym for customer due diligence

“customs” has the meaning as ascribed to it under the East African Community Customs Management Act;

“detailed entity information” means basic entity information together with the following additional information:

- (a) the entity’s country of registration or licensing;
- (b) resolution of the Board of Directors or its equivalent to establish a business relationship;
- (c) detailed personal information of:
 - (i) the individual person in charge or overall responsible for running the affairs of the entity; and
 - (ii) the individual person who purports to be authorized to establish a business relationship or to conduct occasional transactions on behalf of the entity;



- (d) entity's ownership structure; and
- (e) full name, date of birth and gender of all the entity beneficial owners, for entities that are not listed on the stock exchange;

“detailed personal information” means basic personal information together with the following additional information:

- (a) occupation;
- (b) business or employer's address which may be expressed in terms of physical address, or in the absence of a physical address, such details as neighbourhood or locality or shehia, village or ward, town or city, district, region and country;

“detailed verification” means conducting basic verification together with verification of beneficial owners;

“enhanced due diligence” involves:

- (a) identification of the customer where a customer is:
 - (i) an individual person, the reporting person shall obtain enhanced personal information from the customer; or
 - (ii) an entity, the reporting person shall obtain enhanced entity information from the customer;
- (b) conducting enhanced verification;
- (c) application of additional measures which include the following measures:
 - (i) obtaining additional information on the customer such as occupation, volume of assets, information available through public databases, internet and updating more regularly the identification data of customer and beneficial owners;



- (ii) obtaining the approval of senior management to commence or continue the business relationship;
- (iii) conducting enhanced monitoring of the business relationship, by increasing the number and timing of controls applied, and selecting patterns of transactions that need further examination;

“enhanced entity information” means detailed entity information together with the following additional information:

- (a) a copy of Zanzibar Investment Promotion Authority certificate, if any;
- (b) enhanced personal information of:
 - (i) the individual person in charge or overall responsible for running the affairs of the entity;
 - (ii) all the individual persons authorized to establish a business relationship or to conduct occasional transactions on behalf of the entity;
 - (iii) each trustee and each founder, if the entity is a legal arrangement; and
 - (iv) each partner, if the entity is a partnership;

“enhanced personal information” means detailed personal information together with the following additional information:

- (a) nature or purpose of the business relationship;
- (b) source of funds or source of wealth of the customer; and
- (c) reasons for intended or performed transactions;

“enhanced verification” means conducting detailed verification together with verifying the authenticity of the:

- (a) identification document and contents of the document through the issuer of that document or through the



authorized agent of the identification document issuer or through the customer's embassy, high commission or consular office or through the immigration office;

- (b) entity registration document and contents of the document through the issuer of that document or through the authorized agent of the entity registration document issuer or through the customer's embassy, high commission or consular office;

“entity” means a legal person or legal arrangement;

“entity registration document” means a document that is issued to an entity as proof of the legality of the existence of that entity and it includes:

- (a) certificate of incorporation or registration;
- (b) memorandum and articles of association;
- (c) partnership agreement;
- (d) constitution of the society;
- (e) trust deed or any other legal arrangements founding instrument; or
- (f) any other document that is issued by a relevant entity's licensing or registration authority;

“entity information” means either basic entity information, detailed entity information or enhanced entity information;

“false declaration” means a misrepresentation of the amount or value of the currency or bearer negotiable instrument being transported, or misrepresentation of any other relevant data or information which is required for submission in the declaration or otherwise requested by the relevant authorities;

“FATF” means an acronym for the Financial Action Task Force;



“FIU” means an acronym for Financial Intelligence Unit established under the provisions of the Act;

“full name” means the name of an individual person and it comprises:

- (a) first name;
- (b) middle name(s), if any; and
- (c) last name;

“guidelines” means Guidelines issued by the FIU or regulator;

“identification document” includes:

- (a) national identity card;
- (b) Zanzibar resident identity card;
- (c) passport or an equivalent travel document;
- (d) driving license;
- (e) voter’s registration card;
- (f) employee identity document; or
- (g) student identity document;

“means of communication” includes:

- (a) Postal address;
- (b) Telephone number;
- (c) Email address; or
- (d) Fax number;

“money laundering” has the meaning as ascribed to it under the Act;

“Money Laundering Reporting Officer” means an individual person appointed by a reporting person under provisions of the Act;



“ML/FT/PF” means an acronym for money laundering, terrorists financing and proliferation financing.

“occasional transaction” has the meaning as ascribed to it under the Act;

“ordering institution” means the reporting person that transfers funds on behalf of the customer that ordered the electronic funds transfer;

“ordering customer” means an individual person or entity that places the order with the ordering institution to perform the electronic funds transfer;

“originator” means ordering customer;

“personal information” means either basic personal information, detailed personal information or enhanced personal information;

“politically exposed person” has the meaning as ascribed to it under the Act;

“proliferation financing” has the meaning as ascribed to it under the Act;

“reporting person” has the meaning as ascribed to it under the Act;

“risk assessment” has the meaning as ascribed to it under the Act;

“simplified due diligence” involves:

- (a) identification of the customer where a customer is:
 - (i) an individual person, the reporting person shall obtain basic personal information from the customer;
 - (ii) an entity, the reporting person shall obtain basic entity information from the customer;



- (b) conducting basic verification;
- (c) applying the following other measures which may include:
 - (i) verifying the identity of the customer and the beneficial owners after the establishment of the business relationship;
 - (ii) reducing the frequency of customer identification updates;
 - (iii) reducing the degree of ongoing monitoring and scrutinizing transactions, based on a reasonable monetary threshold;
 - (iv) not collecting specific information or carrying out specific measures to understand the purpose and intended nature of the business relationship, but inferring the purpose and nature from the type of transactions or business relationship established;

“STR” means an acronym for Suspicious Transaction Report;

“terrorist financing” means the act of providing support to terrorists or terrorist organisations to enable them to carry out terrorist acts. Terrorists and terrorist groups also move funds to disguise their source, purpose and destination. Terrorist financing includes the financing of terrorist acts, terrorists and terrorist organisations.

“TF” means an acronym for Terrorist Financing.

“without delay” means within a matter of hours and not more than twenty four hours.

PART TWO

MONEY LAUNDERING, TERRORIST FINANCING AND PROLIFERATION FINANCING RISK ASSESSMENTS

3.-(1) Pursuant to section 10 of the Act, money laundering, terrorist financing and proliferation financing risk assessments at the national, Conducting risk assessments.



sectoral, institutional and individual level shall be mandatory and competent authorities and reporting persons shall conduct these risk assessments.

(2) The risk assessments referred to in sub regulation (1) of this regulation, shall be continuous processes and the relevant risk assessments shall be kept up to date.

(3) There shall be no limit on the number of updates or predetermined frequency at which the updates shall be made provided that at a minimum, the risk assessment at the national, sectoral, institutional and individual level shall be updated at least once a year and the updates shall be documented indicating the dates at which the updates are made.

(4) When conducting money laundering, terrorist financing and proliferation financing risk assessments, reporting persons shall take into consideration the following:

- (a) results of the most recent national money laundering, terrorist financing and proliferation financing risk assessments;
- (b) results of the most recent sector or industry specific money laundering, terrorist financing and proliferation financing risk assessments;
- (c) the type of customer and the type of customer account held;
- (d) the purpose of the business relationship and the actual conduct or experience of the existing relationship;
- (e) the transactions conducted by the customer taking into consideration the type of transactions, size, frequency, the senders and recipients involved, the transaction initiation points and destinations;
- (f) information made available by competent authorities;
- (g) customer risk factors that tend to increase risk, including whether:



- (i) the business relationship is conducted in unusual circumstances;
 - (ii) the customer is resident in a geographical area considered to be an area of high money laundering, terrorist financing or proliferation financing risk;
 - (iii) the customer is an entity that is a vehicle for holding personal assets;
 - (iv) the customer is an entity that has nominee shareholders or shares in bearer form;
 - (v) the customer is a business that is cash intensive;
 - (vi) the customer is a politically exposed person;
 - (vii) the corporate structure of the customer is unusual or excessively complex given the nature of the entity's business including where the ultimate beneficial owner cannot be determined;
- (h) customer risk factors that tend to decrease risk, including whether:
- (i) the customer is a public entity or a parastatal enterprise;
 - (ii) the customer is an individual person resident in a geographical area of low money laundering, terrorist financing and proliferation financing risk;
 - (iii) the customer is an entity whose securities are listed on a regulated market, and the location of the regulated market is a low money laundering, terrorist financing and proliferation financing risk;
- (i) product, service, transaction or delivery channel risk factors that tend to increase risk, including whether:
- (i) the product involves private banking;



- (ii) the product or transaction is one which might favour anonymity;
- (iii) the situation involves non-face-to-face business relationships or transactions, without certain safeguards, such as electronic signatures;
- (iv) payments will be received from unknown or un-associated third parties;
- (v) new products and new business practices are involved, including new delivery mechanisms, and the use of new or developing technologies for both new and pre-existing products;
- (vi) the service involves the provision of nominee directors, nominee shareholders or shadow directors, or the formation of companies in third countries;
- (vii) the service involves provision of services to customers without established business relationships with the reporting person, such as walk-in customers;
- (j) product, service, transaction or delivery channel risk factors that tend to decrease risk, including whether:
 - (i) the service or product is a life insurance policy for which the premium is low;
 - (ii) the service or product is an insurance policy for a pension scheme which does not provide for an early surrender option, and cannot be used as collateral;
 - (iii) the service or product is a pension or similar scheme which satisfies the following conditions:
 - (aa) the scheme provides retirement benefits to employees;



- (bb) contributions to the scheme are made by way of deductions from wages;
 - (iv) the service or product in question is a financial product or service that provides appropriately defined and limited services to certain types of customers to increase access for financial inclusion purposes;
 - (v) the service or product in question is a product where the risks of money laundering, terrorist financing and proliferation financing are managed by other factors such as purse limits or transparency of ownership;
- (k) geographical risk factors that tend to increase risk including:
- (i) countries identified by credible sources such as the Financial Action Task Force Reports, as not having effective systems to counter money laundering, terrorist financing and proliferation financing;
 - (ii) countries subject to sanctions, embargos or similar measures issued by United Nations Security Council Resolutions;
 - (iii) countries that have organizations designated:
 - (aa) by the United Republic of Tanzania as proscribed organizations or suspected international terrorists under the Prevention of Terrorism Act; or
 - (bb) in any resolution of the United Nations Security Council or any instrument of international community as terrorist organizations as provided for under the Prevention of Terrorism Act;



- (l) geographical risk factors that tend to decrease risk including whether the country where the customer is resident, established or registered or in which it operates is:
 - (i) a jurisdiction which has effective systems to counter money laundering, terrorist financing and proliferation financing;
 - (ii) a third country which, on the basis of credible sources, such as the Financial Action Task Force, has requirements to counter money laundering, terrorist financing or proliferation financing that are consistent with the standards published by the Financial Action Task Force; and
- (m) any other relevant information.

AML/
CFT/CPF
policies and
procedures
by reporting
persons.

4. The anti-money laundering, counter terrorists financing and counter proliferation financing policies, controls and procedures adopted by reporting persons pursuant to section 13 of the Act shall be:

- (a) proportionate with regards to the size and nature of the business of the reporting persons; and
- (b) approved by the board of directors or its equivalent governing body of the reporting person.

Risk based
customer
due
diligence
measures
by reporting
persons.

5. The reporting persons shall:

- (a) apply customer due diligence measures that are proportionate to the applicable money laundering, terrorist financing and proliferation financing risks;
- (b) be able to demonstrate to the regulator or FIU that the extent of the customer due diligence measures are appropriate and proportionate in view of the risks of money laundering, terrorist financing and proliferation financing.



6.-(1) Pursuant to section 10 of the Act, Measures taken by the regulator in supervising reporting persons shall include monitoring through offsite and onsite supervision and applying effective, proportionate and dissuasive sanctions for contraventions or noncompliance.

Risk based
AML/
CFT/CPF
supervision.

(2) The regulator shall ensure that there are appropriate procedures for conducting risk based AML/CFT/CPF supervision.

PART THREE

CUSTOMER DUE DILIGENCE

7.-(1) A reporting person shall conduct CDD on a risk-based basis that is proportionate to the money laundering, terrorist financing or proliferation financing risk associated with the customer.

Manner of
conducting
risk based
CDD.

(2) The CDD measures shall be applied as follows:

- (a) simplified CDD measures may be applied to customers that are determined to be or are associated with low money laundering, terrorist financing and proliferation financing risk:
 - (i) identified in risk assessments at the national, sectoral, institutional or individual level;
 - (ii) based on the relevant information provided by the regulator, the FIU or other competent authorities;
- (b) CDD measures shall be applied to customers that are associated with moderate money laundering, terrorist financing and proliferation financing risk and the measures applied shall be proportionate to the associated risks achieved through a combination of any of the following customer identification and customer verification approaches:
 - (i) customer identification through obtaining personal information in the case of customers who are individual persons and entity information in the case of customers that are entities;



- (ii) verification of customer's information through conducting detailed verification or enhanced verification;

Provided that moderate risk shall be construed as neither low nor high.

- (c) enhanced CDD measures shall be applied to customers that are associated with high money laundering, terrorist financing or proliferation financing risk.

(3) Where money laundering, terrorist financing and proliferation financing risk associated with a particular customer has not been determined, enhanced CDD measures shall be applied.

Customer
identifica-
tion and
verification.

8.-(1) Customer identification and verification shall be performed as follows:

- (a) the primary identification document shall be the national identity card or the Zanzibar resident identity card;
- (b) in the absence of the documents referred in paragraph (a) of this regulation, other identification documents as defined in these Regulations shall be accepted in the following exceptional circumstances:
 - (i) where the customer is not a citizen or resident of the United Republic or Zanzibar and there is no possibility for them to get the citizen identity card or the Zanzibar resident identity card;
 - (ii) where existing laws do not permit the customer to acquire a citizen identity card or the Zanzibar resident identity card, including the customer having not attained the permissible age to get such identification documents;
 - (iii) the citizen identity card or the Zanzibar resident identity card is lost and the customer has presented to the reporting person a Police loss report;
 - (iv) where the customer is categorized as low risk in ML/TF/PF risk assessment;



(2) The reporting person shall monitor the business relationship with the customer and ensure the customer's information is regularly updated depending on ML/TF/PF risk profile and that registration documents are renewed timely and are not expired.

(3) The account of the customer whose identification document or entity registration document has expired shall be suspended until the relevant document is renewed, or until another acceptable document is made available to the reporting person.

(4) Where the customer account has been suspended under sub regulation (3) of this regulation, the only permissible activities on that account shall be:

- (i) deposits to the account;
- (ii) withdrawal from the account by the host reporting person in order to service pre-existing loans or for the reporting person to execute pre-defined operational charges by that host reporting person;
- (iii) withdrawal from the account by a competent authority in order to execute any lawful order;
- (iv) closure of the account by the reporting person or the customer;

(5) Where the customer has lost all identification documents, he shall present to the reporting person a police loss report and national identification number or the Zanzibar resident identification number.

9. Without prejudice to the provisions of section 13 of the Act, reporting persons shall maintain internal policies, procedures and controls that:

Maintain
of Internal
policies,
procedures
and controls.

- (a) require the production of satisfactory evidence of the identity of the customer before a reporting person establishes a business relationship with that customer or before conducting an occasional transaction;
- (b) provide step by step procedures for every employee of the reporting person to follow to establish the identity



of the customer and to verify the provided customer information;

- (c) provide for management responsibility to enforce compliance with the Act, these Regulations and reporting person internal rules;
- (d) allocate duties and responsibilities to employees of the reporting person and the applicable disciplinary measures for failure to comply with the Act, these Regulations and reporting person's internal rules;
- (e) provide for necessary procedures to ensure that employees of the reporting person are informed of the records to keep on each occasion when a business relationship is established with a customer or when an occasional transaction is conducted;
- (f) provide for the necessary procedures to ensure that employees of the reporting person update customer records timely in which the accuracy and integrity of those records is maintained for the entire period for which the records are kept;
- (g) provide for the necessary procedures to ensure that there is unhindered access to information to competent authorities and other authorized persons under the Act and these Regulations;
- (h) provide for the necessary procedures which shall cause suspicious transactions reports, cash transaction reports and electronic funds transfer reports to be submitted to the FIU as required by the Act, these Regulations and other applicable laws;
- (i) provide for the necessary procedures to enable employees of the reporting person to recognize suspicious transactions;
- (j) consider a prospective customer who is not physically present during the customer identification process, without proper safeguards as posing an increased risk;



- (k) consider bringing to an end establishment of a business relationship, stopping a business relationship or an occasional transaction where the reporting person is unable to obtain satisfactory evidence of the customer's identity and consider filing suspicious transaction report;
- (l) establish the identity of the third person that acts on behalf of the customer;
- (m) permit a reporting person to obtain information on the purpose and intended nature of a business relationship;
- (n) require a reporting person to conduct on going customer due diligence by scrutinizing transactions that are undertaken by the customer throughout the course of the business relationship in order to ensure that:
 - (i) the transactions being conducted are consistent with the reporting person's knowledge of the customer;
 - (ii) the money laundering, terrorist financing and proliferation financing risk profile of the customer is contained; and
 - (iii) the customer's source of funds are ascertained;
- (o) ensure that information collected under the customer due diligence process is updated.

10. A reporting person shall apply enhanced due diligence measures and enhanced on going monitoring:

Application
of enhanced
due
diligence
measures.

- (a) in any case identified as one where there is a high risk of money laundering, terrorist financing or proliferation financing;
- (b) in any transaction or business relationship with a person established in a high-risk jurisdiction;
- (c) in relation to cross-border correspondent relationships;



- (d) if a reporting person has determined that a customer or potential customer is a politically exposed person;
- (e) in any case where a customer has provided false or stolen identification documents, entity registration documents or false information on establishing a business relationship or during an occasional transaction;
- (f) in any case where:
 - (i) a transaction is complex and unusually large;
 - (ii) there is an unusual pattern of transactions, and the transactions have no apparent economic or legal purpose, or
 - (iii) in any other case which by its nature can present a high risk of money laundering, terrorist financing or proliferation financing;

Ending application of simplified due diligence measures.

11. A reporting person shall not continue to apply simplified due diligence measures where:

- (a) there are doubts on the veracity or accuracy of any documents or information previously obtained for the purposes of identification or verification;
- (b) the ML/TF/PF risk changes and it is no longer considered that there is a low money laundering, terrorist financing or proliferation financing risk; or
- (c) there is a suspicion money laundering, terrorist financing or proliferation financing.

Correspondent banking CDD measures.

12.-(1) Reporting persons shall, in relation to cross-border correspondent banking and other similar relationships, in addition to performing enhanced customer due diligence measures:

- (a) gather sufficient information about a respondent institution to understand fully the nature of the respondent's business and to determine from publicly available information, the reputation of the institution



and the quality of supervision, including whether it has been subject to a money laundering, terrorist financing or proliferation financing investigation or regulatory action;

- (b) assess the respondent institution's AML/CFT/CPF controls;
- (c) obtain approval from senior management before establishing new correspondent relationships;
- (d) clearly understand the respective responsibilities of each institution; and
- (e) with respect to payable-through accounts, be satisfied that the respondent bank has conducted CDD on the customers having direct access to accounts of the correspondent bank and that it is able to provide relevant CDD information upon request to the correspondent bank.

(2) The Reporting person shall not enter into or continue, a correspondent banking relationship with shell banks.

(3) Reporting Persons shall satisfy themselves that respondent institutions do not permit their accounts to be used by shell banks.

(4) (4) For the purpose of this regulation, "shell banks" means financial institutions that do not have physical presence or physical existence in any country.

13.-(1) A reporting person may rely on a third party to conduct one or more elements of customer due diligence on its behalf including the following third parties:

Reliance on third parties' customer due diligence.

- (a) an authorized person;
- (b) a law firm, advocate or other independent legal business, accounting firm, audit firm or insolvency practitioner or an equivalent person in another jurisdiction;
- (c) another reporting person; or



(d) a member of the Reporting person's group.

(2) A reporting person may rely on the information previously obtained by a third party which covers one or more elements of customer due diligence.

(3) A reporting person that seeks to rely on a third party to conduct one or more elements of customer due diligence, may only do so if and to the extent that:

- (a) the necessary customer due diligence information is immediately obtained from the third party;
- (b) adequate steps are taken to satisfy himself that certified copies of the documents used to undertake the relevant elements of customer due diligence will be available from the third party on request without delay;
- (c) where a third party is in another country, the said third party is:
 - (i) subject to requirements in relation to customer due diligence and record keeping which meet the standards set out in these Regulations or internationally acceptable standards where there are no specific requirements in these Regulations; and
 - (ii) supervised for compliance with those requirements in a manner that meets the standards for regulation and supervision set out in these Regulations or internationally acceptable standards, where there are no specific requirements in these Regulations;
- (d) is not in reliance on any exception from the requirement to conduct any relevant elements of customer due diligence which the reporting person seeks to rely on; and
- (e) the information is up to date.



(4) Where a reporting person relies on a member of its group, such group member need not meet the condition in paragraph (c) of sub regulation (3) of this regulation, if the:

- (a) Group applies and implements a Group-wide policy on customer due diligence, record keeping, Politically Exposed Persons and AML/CTF/CPF programs which meets the standards set out in these Regulations or internationally acceptable standards, where there are no specific requirements in these Regulations; and
- (b) effective implementation of those Customer Due Diligence, record keeping and Politically Exposed Persons requirements and AML/ CTF/CPF programs are supervised at Group level by a regulator or other competent authority in a country where the supervision and regulation meet the standards set out in these Regulations or international acceptable standards, where there are no specific requirements in these Regulations.

(5) Where a reporting person is not reasonably satisfied that a customer or beneficial owner has been identified and verified by a third party in a manner consistent with these Regulations, the reporting person shall immediately perform the customer due diligence with respect to any deficiencies identified.

(6) Notwithstanding the reporting person's reliance on a third party, the reporting person remains responsible for compliance with, and is liable for any failure to meet the customer due diligence requirements in these Regulations.

(7) When assessing if the requirements, supervision or regulation in another jurisdiction meet the required standards, a reporting person shall take into account factors including, among other things:

- (a) published mutual evaluation reports, or follow up reports by FATF, ML/TF/PF risk assessment reports and other reports published by the IMF, the World Bank, or other International Organizations;
- (b) membership of FATF or FATF style regional bodies;



- (c) contextual factors such as political stability or the level of corruption in the jurisdiction;
- (d) evidence of recent criticism of the jurisdiction, including in:
 - (i) FATF advisory notices;
 - (ii) public assessments of the jurisdiction's AML/CTF/CPF regime by relevant international organizations; or
 - (iii) reports by other relevant non-government organizations or specialist commercial organizations; and
- (e) whether adequate arrangements exist for co-operation between the AML/CTF/CPF regulator in that jurisdiction and the United Republic.

(8) A reporting person making an assessment under sub regulation (7) of this regulation, shall rely only on sources of information that are reliable and up-to-date.

(9) A reporting person shall keep adequate records of how it made its assessment, including the sources and materials considered.

PART FOUR

REPORTING OF SUSPICIOUS TRANSACTIONS

Manner of reporting Suspicious transactions to the FIU.

14. A report made under section 12 of the Act shall be made in accordance with the format and in such manner as may be prescribed by the FIU in the Guidelines.

Content of the suspicious transaction report.

15. A report under section 12 of the Act shall:

- (a) contain a full description of the suspicious transaction, including the reasons why it is deemed to be suspicious;
- (b) contain action the reporting person has taken in connection with the suspicious transaction; and



- (c) contain copies of supporting documents where applicable in respect of the suspicious transaction.

16.-(1) A reporting person shall establish written internal reporting procedures which, in relation to its relevant business, shall:

Reporting persons to establish procedures to recognize and report suspicious transactions.

- (a) enable all its directors or partners as the case may be and all other persons involved in its management and staff to know to whom they should report any knowledge or suspicion of money laundering, terrorist financing or proliferation financing activities;
- (b) ensure that there is a clear reporting chain under which suspicious money laundering, terrorist financing or proliferation financing transactions or activities are passed to the money laundering reporting officer;
- (c) require the money laundering reporting officer to consider any report in light of other relevant information available to him for the purpose of determining whether or not it gives rise to knowledge or suspicion of money laundering, terrorist financing or proliferation financing; and
- (d) require that the information or any other matter is disclosed promptly to the money laundering reporting officer where the employee of the reporting person knows or suspects that another person is engaged in money laundering, terrorist financing or proliferation financing.

(2) A reporting person shall maintain a register of all reports made to the money laundering reporting officer.

(3) The register maintained under sub regulation (2) of this regulation, shall contain basic personal information or basic entity information of the suspected customer or person, date on which the report is made, the person that made the report, the properties involved, the amount and type of currencies involved and any other information that may help prove or clarify grounds for suspicion.



Reporting of
suspicious
transactions.

17.-(1) A reporting person shall pay special attention to all complex, unusual or large business transactions, cash transactions and electronic funds transfer transactions, whether completed or not and to all unusual patterns of transactions and insignificant but periodic transactions, which have no apparent economic or lawful purpose.

(2) Upon reasonable suspicion that the transactions described in sub regulation (1) of this regulation, may constitute or be related to money laundering, terrorist financing, proliferation financing or specified offence, a reporting person shall report without delay the suspicious transaction to the FIU.

Information
to be repor-
ted in
respect of
suspicious
transactions.

18. A report made under section 12 of the Act, shall contain the following information:

- (a) date and time of the transaction, or, in case of a series of transactions, the period over which the transactions were conducted;
- (b) type of funds or property involved;
- (c) amount or value of the property involved;
- (d) currency in which the transaction was conducted;
- (e) method in which the transaction was conducted;
- (f) method in which the funds or property were disposed of;
- (g) amount disposed;
- (h) currency in which the funds were disposed of;
- (i) purpose of the transaction;
- (j) names of other persons involved in the transaction;
- (k) beneficiary;
- (l) account numbers in other institution involved in the transaction;



- (m) the name and identifying number of the branch or office where the transaction was conducted;
- (n) any remarks, comments or explanation which the person conducting the transaction may have made or given in relation to the transaction;
- (o) suspected specified offence; and
- (p) any other information as may be prescribed by FIU in the Guidelines.

19.-(1) Where a reporting person makes a report under section 12 of the Act, and the report involves property, the report shall contain the following information concerning the owner or interested party to the property:

Information to be reported concerning property associated with suspicious transactions.

- (a) full names of the owner or interested party to the property;
- (b) the identifying particulars of the owner or interested party to the property such as:
 - (i) in the case of individual persons, copies of all the relevant identification documents available, and any other particulars which can reasonably identify the person;
 - (ii) in the case of an entity, copies of all the registration documents available, and any other particulars which can reasonably identify the entity;
- (c) the address of the owner or interested party to the property; and
- (d) occupation of the owner or interested party to the property.

(2) Subject to sub regulation (1) of this regulation, the report shall contain the following information concerning the property:

- (a) type of property;



- (b) description of the property;
- (c) any identifying particulars concerning the property such as registration particulars, unique numbers or other particulars;
- (d) the estimated value of the property; and
- (e) the physical address where the property is located.

Information
to be repor-
ted in
respect of
an account.

20. Where a reporting person makes a report under section 12 of the Act involving a customer account, it shall contain the following information:

- (a) account number or unique identifier of the customer;
- (b) name and identifying number of the branch or office where the account is held;
- (c) type of account;
- (d) type of account currency;
- (e) full name of the account holder;
- (f) address of the account holder which includes physical address;
- (g) date on which the account was opened;
- (h) status of the account;
- (i) date on which the account was closed and the name of the person that gave the instructions to close;
- (j) any previous transaction or activity in the preceding six months which had been considered for reporting to the FIU in connection with the account, whether the transaction or activity was actually reported or not; and
- (k) reference number of any previous reports made in connection with the account.



21. Where a reporting person makes a report under section 12 of the Act involving an individual person or an entity, the report shall contain the following information:

Information to be reported in respect of individual persons or entities.

- (a) in the case of an individual person:
 - (i) full name;
 - (ii) gender;
 - (iii) nationality;
 - (iv) date and place of birth;
 - (v) identification document number;
 - (vi) copy of the identification document from which the particulars referred to in sub-paragraphs (i) and (ii) were obtained;
 - (vii) country of residence;
 - (viii) residential address, telephone number, fax number, postal and email address; and
 - (ix) occupation;
- (b) in the case of an entity:
 - (i) name and address;
 - (ii) registration document number;
 - (iii) type of business conducted;
 - (iv) country of registration or licensing; and
 - (v) the names of individuals with authority to conduct the transactions on behalf of the entity.

22.-A report made under section 12 of the Act shall be submitted to the FIU as soon as possible but not later than twenty-four hours after forming suspicion.

Time to report suspicious transactions.



PART FIVE

CROSS BORDER DECLARATION OF CASH AND BEARER NEGOTIABLE INSTRUMENTS

Prescribed
amount for
declaration.

23.-(1) Subject to the provisions of section 18 of the Act, the threshold prescribed for declaration of cash or Bearer Negotiable Instruments shall be Ten Thousand United States Dollars or its equivalent in Tanzania Shillings or any foreign currency based on the official conversion rate of the Bank of Tanzania that is in effect at the time of transportation of the cash or bearer negotiable instrument across the border.

(2) For purposes of declaration, where a person has both cash and Bearer Negotiable Instruments, the prescribed amount for declaration shall be the total of the cash and Bearer Negotiable Instruments.

(3) Where there is no official conversion rate of the Bank of Tanzania in respect of a particular cash, the conversion rate of Central Bank or Monetary Authority that issued the currency shall be used.

Declaration
of cash
and bearer
negotiable
instruments.

24.-(1) Subject to the provisions of section 18 of the Act, a person who is in possession of cash or bearer negotiable instrument subject to declaration shall:

- (a) fill out the cash or Bearer Negotiable Instrument Declaration Form prescribed in the First Schedule to declare to customs authority such amount of cash or Bearer Negotiable Instruments; and
- (b) present the filled-out form to the customs authority for inspection.

(2) The Customs Officer who receives a filled out form from the person who made the declaration shall retain the original declaration form and hand over a duplicate copy of the form to the person making the declaration.

(3) The customs officer shall within twenty four hours from the time of declaration, submit all filled out declaration forms to the Customs Officer-in-charge of the station.



25. A person who contravenes the provisions of this Part of these Regulations commits an offence and shall be liable to administrative sanctions provided for under regulation 26 of these Regulations or a penalty provided for under section 81B of the Act.

False or non-declaration offence.

26.-(1) Where a person commits an offence under regulation 25 of these Regulations, the Customs Officer in charge may impose administrative sanctions at any time prior to the commencement of court proceedings provided that:

Administrative sanctions.

- (a) the undeclared or falsely declared cash or bearer negotiable instruments are not related to money laundering, terrorist financing, proliferation financing or any specified offence;
- (b) the undeclared or falsely declared cash or bearer negotiable instruments do not exceed Thirty Thousand United State Dollars or its equivalent in Tanzania Shillings or any foreign currency;
- (c) the person concerned admits in writing that he has committed the said offence and agrees to pay the penalty imposed.

(2) A Customs Officer in charge may compound an offence as part of the administrative sanctions under sub regulation (1) of these Regulations.

(3) Where the Customs Officer in charge compounds an offence under sub regulation (2) of this regulation, he shall:

- (a) satisfy himself that the offence meets the conditions specified in sub regulation (1) of this regulation;
- (b) record in writing, specifying the offence committed, the sum of money to be paid and the date for payment as provided under the Second Schedule of these Regulations; and.
- (c) order the person to pay a penalty of ten percent of the undeclared or falsely declared cash or Bearer



Negotiable Instrument, in Tanzanian Shillings, United States Dollars, Euros or Great Britain Pounds.

- (4) Where an offence is compounded under these Regulations:
- (a) the person concerned shall not be liable for any other penalty or charges in respect of that offence; and
 - (b) the compounding decision shall be final and not subject to any appeal.

PART SIX

CUSTOMS OFFICER'S OBLIGATIONS

Submission
of
declaration
forms to
FIU.

27.-(1) The Customs Officer in-charge shall report to the FIU every declaration made under regulation 24 of these Regulations.

(2) The report made under sub regulation (1) of this regulation shall:

- (a) be in approved and dully filled;
- (b) contain relevant information to the matter being reported; and
- (c) be submitted to the FIU within seven working days from the date of receipt of the declaration form.

Seizure of
undeclared
or falsely
declared
cash and
bearer
negotiable
instruments.

28.-(1) Subject to the provisions of subsection (3) of section 18 of the Act, the Customs Officer shall issue a seizure notice to the person from whom cash or bearer negotiable instruments were seized, as provided in the Second Schedule to these Regulations and retain a copy of the same.

(2) Where a Customs Officer seizes the undeclared or falsely declared cash or bearer negotiable instruments he shall, within twenty-four hours, deposit the seized cash to the special account established in Zanzibar by the FIU.

(3) Where the undeclared or falsely declared cash or bearer negotiable instrument is seized in accordance with these Regulations, the Customs Officer shall investigate the matter and submit the case file to the Director of Public Prosecutions for institution of criminal proceedings.



(4) Where a person is convicted for an offence committed under these Regulations, the court may order for forfeiture or confiscation of the cash or bearer negotiable instrument seized in connection with the offence.

(5) Where a court makes an order of forfeiture or confiscation in respect of cash seized and deposited in the FIU account, the Commissioner of FIU shall arrange for the payment of an amount specified in the forfeiture order to the Principal Secretary of the Ministry responsible for Finance in Zanzibar.

(6) Where an order of forfeiture is in respect of a bearer negotiable instrument, the court may order for the payment of the value of money equal to the amount prescribed in the relevant bearer negotiable instrument, or for further endorsement in favors of the Principal Secretary of the Ministry responsible for Finance in Zanzibar.

29. Where cash or bearer negotiable instruments have been seized in accordance with these Regulations, the Commissioner of FIU may return the cash or bearer negotiable instruments to the person from whom the cash or bearer negotiable instruments were seized if:

Return of
seized cash
or bearer
negotiable
instruments.

- (a) it is decided, after investigation, that there is no need to prosecute the matter; or
- (b) there is an order of the court to that effect.

30.-(1) A person shall not disclose to any unauthorized third party any of information provided in a declaration form submitted to him or which came to his knowledge by virtue of his employment except where the information is required by any Competent Authority or court of law.

Prohibition of
information
disclosure.

(2) A person who contravenes the provisions of this regulation commits an offence under Section 81B of the Act and shall, on conviction be liable to a penalty provided for under Section 81B of the Act.



PART SEVEN

OBLIGATION TO REPORT ELECTRONIC FUNDS TRANSFERS AND CASH TRANSACTIONS

Information
to be
contained in
electronic
funds trans-
fer and cash
transaction.

31.-(1) Every cash transaction shall contain information required in the Third Schedule of these Regulations.

(2) Every electronic funds transfer shall be accompanied with information required in the Fourth Schedule of these Regulations.

Obligation to
report cash
transactions
and electronic
funds
transfers.

32.-(1) Every Reporting Person shall report the following transactions to the FIU:

- (a) a cash transaction involving Ten Thousand United States Dollars or more in the course of a single transaction or its equivalent in Tanzanian Shillings or any foreign currency; or
- (b) an Electronic Funds Transfer involving One Thousand United States Dollars or more in the course of a single transaction or its equivalent in Tanzanian Shillings or any foreign currency.

(2) When reporting cash transactions under paragraph (a) of sub regulation (1) of this regulation, reporting persons shall fill in and provide information set out in the Third Schedule of these Regulations.

(3) When reporting electronic funds transfers under paragraph (b) of sub regulation (1) of this regulation, reporting persons shall fill in and provide information set out in the Fourth Schedule of these Regulations.

(4) (4) In determining the value of foreign currency equivalent to Ten Thousand United States Dollars for purposes of reporting cash transactions or One Thousand United States Dollars for purposes of reporting electronic funds transfers, reporting persons shall pay regard to the official conversion rate of the Bank of Tanzania that is in effect at the time of the transaction.

Ordering and
beneficiary
institution
to keep
records.

33. An ordering and beneficiary institution shall:



- (a) keep record of all originator and beneficiary information collected under regulation 31(1) for a period of not less than ten years;
- (b) not execute electronic funds transfer if it does not comply with the requirements of regulation 31(1).

34. An intermediary institution shall:

Obligations of intermediary institution.

- (a) ensure that all originator and beneficiary information that accompanies a wire transfer is retained with it;
- (b) take reasonable measures to identify electronic funds transfer that lack the required originator and beneficiary information;
- (c) have risk-based policies and procedures for determining:
 - (i) when to execute, reject or suspend an electronic funds transfer that lacks the required originator or beneficiary information; and
 - (ii) the appropriate follow up action.

35.-(1) In these Regulations, two or more related cash transactions or related electronic funds transfers that are conducted within twenty four hours shall be considered to be a single transaction for purposes of reporting.

Reporting of two or more related transactions.

(2) Cash transactions or electronic funds transfers shall be considered to be related if the reporting person knows or ought to know that they are conducted by or on behalf of the same person or they are destined to the same recipient.

(3) Where the cash transactions or electronic funds transfers are conducted by different persons and such transactions are destined to the same person, such transaction shall not be considered as related transactions.

36. An electronic funds transfer report or cash transaction report shall be submitted to the FIU:

Format and period of reporting.



- (a) not later than five working days after the day of the transaction;
- (b) electronically or otherwise as required by FIU.

PART EIGHT MISCELLANEOUS PROVISIONS

Format and
retrieval of
records.

37.-(1) A reporting person shall ensure that any records required to be maintained under the Act or these Regulations are retrievable without delay and they can be retrieved in legible format.

(2) A reporting person may rely on the records of a third party in respect of the details of payments and transactions by customers, provided that it is satisfied that the third party is willing and is capable of retaining the records and when required, can produce in legible form, copies of the records required.

FIU to access
information.

38.-(1) In carrying out its duties under section 6A of the Act, the FIU shall request in writing, any information from any reporting person, regulator, law enforcement agency or any other relevant legal person.

(2) A reporting person, regulator, law enforcement agency or any other relevant legal person shall provide such information immediately after receiving the request under sub regulation (1) of this regulation.

(3) A reporting person, regulator, law enforcement agency or any other relevant legal person who fails to comply with the provision of sub regulation (2) of this regulation, shall submit to FIU in writing, reasons for such failure.

FIU to
provide
feedback.

39. The FIU shall provide the reporting persons with feedback which includes:

- (a) acknowledgment of the receipt of suspicious transactions reports;
- (b) whether criminal proceedings have been instituted in court in relation to a submitted STR; and
- (c) information on court decisions.



40. As required by section 6 of the Act, the FIU in consultation with regulators shall issue Guidelines related to:

FIU and
regulator
to issue
guidelines.

- (a) customer identification and verification of customers' identities;
- (b) reporting of suspicious transactions;
- (c) reporting cash transactions;
- (d) reporting electronic funds transfers;
- (e) reporting cross border transportation of currency and bearer negotiable instruments;
- (f) ML/TF/PF risk assessment; and
- (g) any other obligations imposed on reporting persons under the Act.

41.-(1) Law Enforcement Agencies shall on a timely basis provide the following information to FIU:

FIU to be
availed with
information.

- (a) acknowledgment of the receipt of the disseminated intelligence reports;
- (b) updates on investigation; and
- (c) results of investigations undertaken including the cases that were prosecuted, the cases that were withdrawn and the reasons for withdrawal.

(2) For the purposes of enabling FIU to maintain statistics on matters related to money laundering, terrorist financing and proliferation financing, the Director of Public Prosecutions shall on a quarterly basis, provide to FIU the following information on ML/TF/PF cases handled:

- (a) case number;
- (b) the court where the case was filed;
- (c) the date on which the case was instituted and the date on which the case was concluded;



- (d) the status of the case whether pending in court, dismissed, decided, appealed and whether the accused was acquitted or convicted, the sentence imposed or any confiscations made;
- (e) persons accused;
- (f) the amount of money and property involved; and
- (g) information on the assets involved including proceeds and instrumentalities of crime, assets seized, frozen or confiscated, their value, owners and location of the assets.

(3) For the purpose of enabling FIU to maintain proper statistics on matters related to money laundering, terrorist financing and proliferation financing, the Director of Public Prosecutions or as the case may be the Minister responsible for legal affairs shall, on annual basis, share information with FIU on the number of mutual legal assistance and extradition requests made or received.

(4) The information requested under sub-regulation (3) of this regulation, shall include:

- (a) nature of the request;
- (b) time the request was made;
- (c) time the response was received;
- (d) refusal or granting of assistance requested;
- (e) the status of criminal proceedings instituted in relation to money laundering, terrorist financing or proliferation financing;
- (f) number of cases related to money laundering, terrorist financing and proliferation financing including:
 - (i) the outcome of the cases and the amount of money or assets involved; and
 - (ii) amount of funds or assets frozen, seized or confiscated.



42.-(1) Subject to the provisions of section 14A of the Act, the FIU or regulator may impose any of the following administrative sanctions: Imposition of administrative sanctions.

- (a) warning or caution not to repeat the conduct which led to non-compliance;
- (b) a reprimand;
- (c) directive to take remedial action or to make specific arrangements to remedy the default;
- (d) restriction or suspension of certain business activities;
- (e) a fine not exceeding Five Million Tanzania Shillings and not less than One Million Tanzania Shillings per day for which default is committed;
- (f) suspending a business license, upon consultations with the issuer of the business license of the reporting person; or
- (g) suspension or removal from office any member of staff who causes or fails to comply.

(2) Before imposing an administrative sanction, the FIU or regulator shall give the reporting person notice in writing on:

- (a) the nature of the alleged non-compliance;
- (b) the intention to impose administrative sanctions; and
- (c) the amount or particular of the intended administrative sanction.

(3) The reporting person may, in writing, within a period specified in the notice, make representations as to why the administrative sanctions should not be imposed.

(4) Subject to sub-regulation (2) the FIU or regulator when determining an appropriate administrative sanction, shall consider the following:

- (a) the nature, duration, seriousness and extent of the default;



- (b) whether the reporting person has previously failed to comply with any written laws; and
- (c) any remedial steps taken by the reporting person to prevent a recurrence.

Revocation.

43.-(1) The Anti-Money Laundering and Proceeds of Crime Regulations, 2015 is hereby revoked.

(2) Notwithstanding the revocation under sub regulation (1) of this regulation, anything done under the revoked Regulations shall be deemed to have been done under the provisions of these Regulations.

**FIRST SCHEDULE**

FORM I

**THE REVOLUTIONARY GOVERNMENT OF ZANZIBAR
PRESIDENT'S OFFICE, FINANCE AND PLANNING****CROSS BORDER DECLARATION OF CASH OR BEARER NEGOTIABLE
INSTRUMENT FORM****(Made under regulation 24)**

This Form is to completed in duplicate, by a person who enters or leaves The United Republic Tanzania through Zanzibar Exit Point While in Possession of cash or Bearer Negotiable Instrument Amounting in aggregate to USD 10,000 or more or its equivalent in any other currency.

PART ONE: PERSONAL DETAILS					
Last Name (Surname)		First Name(s)			
Country of Residence		Passport/ID No		Nationality	
Occupation		Date of Birth		Gender	Male
ID Name/ Type		ID No			Female
Full Address		City and Country			
PART II: TRAVEL DETAILS					
Travel From		Travel To (country)			
Point of Entry		Point of Exit			
Flight No./Vessel No.		Date of Travel			
PART III: CASH AND BEARER NEGOTIABLE INSTRUMENT TO DECLARE					
No.	Name of Instrument	Currency Name		Amount	
1					
2					
3					
4					
5					
TOTAL AMOUNT EQUIVALENT TO UNITED STATES DOLLARS (USD)					
Owner of Cash and /or Bearer Negotiable Instruments					
Intended Recipient of Cash and /or Bearer Negotiable Instruments					
Intended Use of Currency/or Bearer Negotiable instrument Tick (✓)					
		Business		Visit	Others
I					
Hereby declare that all information given on this form is true, correct and complete to the best of my knowledge.					
Signature				Date	
PART IV: FOR OFFICE USE ONLY					
Customs Officer		full Name		Position	
Signature and stamp				Date	



FIRST SCHEDULE

FORM II



THE REVOLUTIONARY GOVERNMENT OF ZANZIBAR

PRESIDENT'S OFFICE, FINANCE AND PLANNING

CROSS BORDER DECLARATION OF CASH OR BEARER NEGOTIABLE INSTRUMENT FORM IN SHIPPED PARCELS AND CARGO

(Made under regulation 24)

This Form is to be completed in duplicate, by Shipped Parcels and Cargo enters or leaves The United Republic Tanzania through Zanzibar Exit point While in Possession of cash or Bearer Negotiable instrument Amounting in aggregate to USD 10,000 or more or its equivalent in any other currency.

PART ONE: DETAILS OF PARCEL OR CARGO OWNER/SENDER							
Last Name (Surname)		First Name(s)					
Country of Residence		Passport/ID No		Nationality			
Occupation		Date of Birth		Gender		Male	
ID Name/ Type		ID No				Female	
Full Address		City and Country					
If the sender is an entity							
Company/Organization Name		Physical Address					
Postal Address		City and Country					
Name of the Officer Responsible for the Parcel/Cargo		Telephone Number					
PART Two: DETAILS OF PARCEL OR CARGO RECIPIENT							
If the recipient is an individual:							
Last Name(Surname)		Middle Name	First Name				
Date of Birth		Nationality		Gender		Male	
ID Name/ Type		ID No				Female	
Occupation		Full Address		City and Country			
If the recipient is an entity:							
Company/Institution Name		Physical Address					
Postal Office Address		City and Country					
Name of the Officer Responsible for the Parcel/Cargo		Telephone Number					
PART THREE: DETAILS OF PARCEL OR CARGO COURIER							
Company/Institution Name		Full Address					
Postal Office Address		Telephone Number					
Name of the Officer Handling the Parcel/Cargo for the Parcel/Cargo		Duty Station					
Flight/Vehicle/Vessel No:		Parcel/Cargo Identification Details:					
PART FOUR: CASH AND BEARER NEGOTIABLE INSTRUMENT TO DECLARE							
Company	Name of Instrument	Currency Name	Amount				
1							
2							
3							
4							
5							
TOTAL AMOUNT EQUIVALENT TO UNITED STATES DOLLARS (USD)							



Intended Use of Currency/or Bearer Negotiable instrument Tick (✓)		Business	Visit	Others
I.....				
hereby declare that all information given on this form is true, correct and complete to the best of my knowledge.				
Signature		Date		
PART IV:FOR OFFICE USE ONLY				
Customs Officer	full Name	Position		
Signature and stamp		Date		

**SECOND SCHEDULE**

FORM III

**THE REVOLUTIONARY GOVERNMENT OF ZANZIBAR
PRESIDENT'S OFFICE, FINANCE AND PLANNING****CROSS BORDER DECLARATION OF CASH OR BEARER NEGOTIABLE INSTRUMENT FORM
FOR SEIZING UNDECLARED OR FALSELY DECLARED CASH AND BEARER NEGOTIABLE
INSTRUMENTS BY TRAVELLERS
(Made under regulation 28)**

This Form is to complete in duplicate, by a Customs Officer at the point of Entrance for seizing undeclared or falsely declared of cash or Bearer Negotiable instrument Amounting in aggregate to USD 10,000 or more or its equivalent in any other currency.

PART ONE: PERSONAL DETAILS									
Last Name (Surname)			First Name(s)						
Occupation			Passport/ID No			Nationality			
Physical Address in Tanzania			Date of Birth			Gender		Male	
Physical Address Abroad			ID No					Female	
Postal Address			City and Country of Residence						
Occupation of Spouse			Marital Status		Name of Spouse				
Other Details If Applicable									
Other Nationalities			Other Identity Documents in Possession						
No.	Name/Type of ID	ID No.	First Name	Middle Name	Last Name	Date of Issue	Expiry Date		
1.									
2.									
PART TWO: TRAVEL DETAILS									
Date of Travel			Entering or Leaving Zanzibar						
Arrival From/Going to (Final Destination)			Purpose of Travel						
Port of Entry/ Exit			Flight/Vehicle / Vessel No.			Transit Point(s)			
Other Persons Traveling with you									
PART FOUR: CASH AND BEARER NEGOTIABLE INSTRUMENT TO DECLARE									
No.	First Name	Middle NAME	Last Name						
PART THREE : CURRENCIES AND BEARER NEGOTIABLE INSTRUMENTS UNDECLARED OR FALSELY DECLARED									
No.	Name of Instrument			Currency Name		Amount			
1									
2									
3									
4									
5									
Owner of Cash and /or Bearer Negotiable Instrument:									
Source of Cash and /or Bearer Negotiable Instrument:									
Intended Recipient of Cash and / or Bearer Negotiable Instruments:									
Intended use of Cash and / or Bearer Negotiable Instruments:									



2			
3			
4			
5			
Owner of Cash and /or Bearer Negotiable Instrument:			
Source of Cash and /or Bearer Negotiable Instrument:			
Intended Recipient of Cash and / or Bearer Negotiable Instruments:			
Intended use of Cash and / or Bearer Negotiable Instruments:			
I hereby declare that all information given on this form is true, correct and accurate to the best of my knowledge.			
Signature			Date
PART IV:FOR OFFICE USE ONLY			
Receiving Officer Full Name :		Date and Time Seizure	
Signature and stamp		Date	



FORM IV

THE REVOLUTIONARY GOVERNMENT OF ZANZIBAR PRESIDENT'S OFFICE, FINANCE AND PLANNING

CROSS BORDER DECLARATION OF CASH OR BEARER NEGOTIABLE INSTRUMENT FORM FOR SEIZING UNDECLARED OR FALSELY DECLARED CASH AND BEARER NEGOTIABLE IN SHIPPED PARCELS AND CARGO (Made under regulation 28)

This Form is to complete in duplicate, by an Officer at the point of Entrance for seizing undeclared or falsely declared of cash or Bearer Negotiable instrument Amounting in aggregate to USD 10,000 or more or its equivalent in any other currency.

PART ONE: DETAILS OF PARCEL OR CARGO OWNER/SENDER									
Last Name (Surname)		Middle Name		First Name(s)					
Occupation		Passport/ID No		Nationality					
Physical Address Abroad		Date of Birth		Gender		Male			
Postal Address		ID No				Female			
Work Physical Address		City and Country of Residence		Country where Parcel/Cargo is sent From					
Occupation of Spouse		Marital Status		Name of Spouse					
Telephone Numbers		Email Address		Work Telephone Number					
If the sender is an entity:									
Company/Institution Name				Name of Company/Institution CEO					
Company/Institution CEO Telephone Numbers(Landline and-Mobile):				Physical Address					
Company/Institution CEO Email Address(es)				Postal Address		City and Country			
Name of Officer Responsible for the Parcel/Cargo:				Telephone Numbers of Officer Responsible for Parcel/Cargo					
PART TWO: DETAILS OF PARCEL OR CARGO RECIPIENT									
If the recipient is an individual:									
Last Name(Surname)		Middle Name		First Name					
Date of Birth		Nationality		Gender		Male			
ID Name/ Type		ID No				Female			
Occupation		Physical Address		Postal Address					
City and Country where Parcel/Cargo is sent From:				Telephone Numbers					
Email Address(es)		Marital Status		Spouse Occupation					
Name of Spouse		Work /Employment Physical Address/Telephone Number							
If the recipient is an entity:									
Company/Institution Name		Name of Company/Institution Head /CEO							
Physical Address		Postal Office Address							
Company /Institution Head/CEO Telephone Numbers(Landline and Mobile):				Company /Institution Head/CEO Email Address (es):					
Name of the Officer Responsible for the Parcel/Cargo									
Telephone Numbers of Officer Responsible for the Parcel/Cargo (Landline and Mobile):									
PART THREE : DETAILS OF PARCEL OR CARGO COURIER									
Company/Instrument Name		Full Address							
Telephone Numbers(Landline and Mobile):		Name of Officer Handling the Parcel/Cargo							
Duty Station		Flight/Vehicle / Vessel No.		Transit Point(s)					
Parcel/Cargo Identification Details									



Name of the Officer Responsible for the Parcel/Cargo					
Telephone Numbers of Officer Responsible for the Parcel/Cargo (Landline and Mobile):					
PART THREE : DETAILS OF PARCEL OR CARGO COURIER					
Company/Instrument Name		Full Address			
Telephone Numbers(Landline and Mobile):		Name of Officer Handling the Parcel/Cargo			
Duty Station		Flight/Vehicle / Vessel No.		Transit Point(s)	
Parcel/Cargo Identification Details					
PART FOUR : CURRENCIES AND BEARER NEGOTIABLE INSTRUMENTS UNDECLARED OR FALSEY DECLARED					
No.	Name of Instrument		Currency Name	Amount	
1					
2					
3					
4					
5					
Intended use of Cash and / or Bearer Negotiable Instruments:					
I hereby declare that all information given on this form is true, correct and accurate to the best of my knowledge.					
Signature				Date	
PART FIVE :FOR OFFICE USE ONLY					
Offence Committed (Currency and /or BNI undeclared or Falsely Declared):					
Receiving Officer Full Name :			Date and Time Seizure		
Officer Signature and stamp			Date		



THIRD SCHEDULE

CASH TRANSACTION REPORT (Made under regulation 31)

PART A — Information on Reporting Person

1. Name of Reporting Person
2. Address of reporting person
3. Type of business, profession or activity of reporting person
4. Name of Reporting Officer

PART B — Information on Transaction

5. Unique transaction reference number (if applicable)
6. Full address (Physical and Postal) of the place where the transaction was conducted
7. Date of transaction
8. Time of transaction
9. Type of transaction [Cash deposit/Cash withdrawal/Currency exchange/Payment for goods or services/etc.]
10. Transaction posting date, if different from the date of transaction
11. Value date
12. Purpose of transaction
13. Type of currency
14. Amount

PART C — Account Information, if applicable

15. Account name
16. Account number
17. Full name of each account holder
18. Type of account - 1 [personal, business]
19. Type of account -2 [Savings/Current/etc.]
20. Type of currency [TZS/USD/EUR/etc.]

PART D — Information on Individual Person Conducting the Transaction

21. Person's full name
22. Person's gender [Male/Female]
23. Person's full address (physical and postal)
24. Personal telephone number
25. Business telephone number
26. Identification
 - 26.1 Type of Identification [National ID/ ZAN ID/ Passport/ Driver's License/etc.]
 - 26.2 Issuing Authority
 - 26.3 Identity card number.....
 - 26.4 Date of birth
 - 26.5 Nationality

27. Occupation

PART E — Information on Legal Person or Arrangement (Entity) that Owns the Transaction, if applicable

28. Entity's full name.....
29. Entity's full address (physical and postal)
30. Entity's telephone number.....
31. If the entity is incorporated/Licensed/Registered:
 - 31.1 Incorporation/license/registration number
 - 31.2 Incorporating/licensing/registration authority.....
 - 31.3 Country/Place of incorporation/ licensing/ registration

32. Names of persons authorized to conduct transactions on behalf of the entity

PART F — Information on Individual Person who owns the transaction, if applicable

33. The person conducting the transaction (PART D) is also the owner of the Transaction [Yes/No]
If the answer to 1 above is "No", provide information in 34 to 41 below
34. Person's full name.....
35. Person's gender [Male/Female]



36. Person's full address (physical and postal)
37. Personal telephone number
38. Business telephone number
39. Identification
- 39.1 Type of identity
- 39.2 Issuing authority
- 39.3 Identity number
- 39.4 Date of birth.....
- 39.5 Nationality
40. Occupation
41. Country of residence



FOURTH SCHEDULE

ELECTRONIC FUNDS TRANSFER REPORT

(Made under regulation 31)

Direction of Transfer [Incoming transfer/Outgoing transfer]

PART A — Information on Ordering Financial Institution

1. Name of institution
2. Address of institution
3. City/Town
4. Country
5. Type of business, profession or activity
6. Bank Identification Code (BIC), where applicable

PART B — Transaction Information

7. Unique transaction reference number
8. Physical address of the place where the transaction was conducted
9. Postal address of the place where the transaction was conducted
10. Customer ordering date, for outgoing transfers
11. Transaction/Value date
12. Transaction/Value time
13. Type of currency transferred
14. Amount transferred
15. Exchange rate
16. Purpose of transaction

PART C — Information on Individual Person (Ordering Customer) of the Electronic Funds Transfer

17. Person's full name
18. Person's gender [Male/Female]
19. Person's physical address
20. Person's account number, where applicable
21. Wallet number
22. Personal telephone number
23. Business telephone number
24. Identification
 - 24.1 Type of Identification [National ID/ ZAN ID/ Passport/ Driver's License/etc.]
 - 24.2 Issuing Authority
 - 24.3 Identity card number
 - 24.4 Date of birth
 - 24.5 Nationality
25. Occupation

PART D — Information on Entity (Legal Person/Arrangement -Ordering Customer) of the Electronic Funds Transfer

26. Entity's full name
27. Type of business
28. Entity's full address (physical and postal address)
29. Entity's telephone number
30. If the entity is incorporated/licensed/registered
 - 30.1 Incorporation/license/registration number
 - 30.2 Incorporating/licensing/registration authority
 - 30.3 Country/Place of incorporation/licensing/ registration
31. Names of persons authorized to conduct transactions on behalf of the entity



PART E — Information on Intermediary Financial Institution, if applicable

32. Bank Identification Code (BIC)
33. Full name
34. Full address (physical and postal address)
35. City/Town
36. Country
[Repeat PART E to cover all Intermediary Financial Institutions]

PART F — Information on Beneficiary Financial Institution

37. Name of institution
38. Physical and Postal Address of the institution
39. City/Town
40. Country
41. Type of business, profession or activity of institution
42. Bank Identification Code (BIC), where applicable

PART G — Information on individual Person (Beneficiary Customer) of the Electronic Funds Transfer

43. Person's full name
44. Person's gender [Male/Female]
45. Person's full address (physical and postal address)
46. Person's Account number, where applicable
47. Wallet number
48. Personal telephone number
49. Business telephone number
50. Identification
50.1 Type of Identification [National ID/ ZAN ID/ Passport/ Driver's License/etc.]
50.2 Issuing Authority
50.3 Identity card number
50.4 Date of birth
50.5 Nationality
51. 8. Occupation

PART H — Information on the Entity (Legal Person/Arrangement - Beneficiary Customer) of Electronic Funds Transfer

52. Entity's full name
53. Type of business
54. Entity's full address (physical and postal address)
55. Entity's telephone number
56. If the entity is incorporated/licensed/registered
56.1 Incorporation/license/registration number
56.2 Incorporating/licensing/registration authority
56.3 Country/Place of incorporation/licensing/ registration
57. Names of persons authorized to conduct transactions on behalf of the entity

PART I — Information on Reporting Person

58. Name of Reporting Person
59. Address of institution
60. Type of business, profession or activity
61. Name of Reporting Officer
62. Job Title
63. Phone
64. Email

SIGNED on this 12th day of July, 2022.

(DR. SAADA MKUYA SALUM)

MINISTER OF STATE, PRESIDENT'S OFFICE, FINANCE AND PLANNING
ZANZIBAR.