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Information on administrative sanctions or measures under Article 62 of Directive (EU) 2015/849 (AMLD4)

The ability, by competent authorities, to impose administrative sanctions and other corrective measures to hold firms liable for breaches of their AML/CFT obligations is one of the cornerstones of an effective AML/CFT regime. To be effective, administrative sanctions or measures should be proportionate to the breach and the nature and size of the firm, and dissuasive to change the firm's behaviour and that of its peers.

The AMLD4 sets out a broad range of administrative sanctions and measures all Member States must be able to impose for breaches of the applicable AML/CFT framework. It also requires that competent authorities publish information on the sanctions and measures they have imposed. This is because publishing information can have an important deterrent effect, and is also relevant for:

- **other firms**, to inform their view of the ML/TF risks associated with the firm before entering into a business relationship; and
- **competent authorities** in other Member States, to assess the ML/TF risks associated with a particular firm, which is operating in their Member State on a cross-border basis.

Listed below are the links to the competent authorities' websites that contain information on sanctions and administrative measures they have imposed for breaches of applicable AML/CFT obligations.

Legal basis

Pursuant to Article 60 of Directive 2015/849/EU, Member States are required to ensure that a decision imposing an administrative sanction or measure for breach of the national provisions transposing the Directive against which there is no appeal shall be published by the competent authorities on their official website immediately after the person sanctioned is informed of that decision. The publication shall include at least information on the type and nature of the breach and the identity of the persons responsible. Member States shall not be obliged to publish decisions imposing measures that are of an investigatory nature.

In accordance with Article 62(3) of Directive 2015/849/EU, the ESAs shall maintain a website with links to each competent authority's publication of administrative penalties under Article 60. Set out below are the relevant links provided by the competent authorities responsible for the adoption of administrative sanctions and measures in each Member State when the AML legislation is breached.

Member state	Name of the authority / authorities
Austria	Austrian Financial Market Authority (DE)
Belgium	Autorité des services et marchés financiers (NL)
	Autorité des services et marchés financiers (FR)
	Banque nationale de Belgique (FR)
Bulgaria	Banque nationale de Belgique (NL)
	Bulgarian National Bank (EN)
	Bulgarian National Bank (EN) annual report
Croatia	Financial Supervision Commission Bulgaria (EN)
	Financial Supervision Commission Bulgaria (BG)
	Croatian Financial Services Supervisory Agency
	Croatian National Bank

Document library		Ministry of Finance, Financial Inspectorate
Single Rulebook Q&A		
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Subscription page	Czech Republic	Czech National Bank
CEBS archive		Financial Analytical Office of the Czech Republic (CZ)
Financial Innovation and Fintech		
Cookie Policy for EBA official website	Denmark	Danish Financial Supervisory Authority (DK)
		Danish Financial Supervisory Authority (EN)-decisions
		Danish Financial Supervisory Authority (EN)-orders
		Danish Financial Supervisory Authority (EN)-reprimands
	Estonia	Estonian FIU
		Finantsinspeksioon
	Finland	FIN-FSA Finanssivalvonta (FI)
		FIN-FSA Finanssivalvonta (SV)
		FIN-FSA Finanssivalvonta (EN)
		The Regional State Administrative Agency for Southern Finland
	France	Autorité des marchés financiers
		Autorité de contrôle prudentiel et de résolution
	Germany	Bundesanstalt für Finanzdienstleistungsaufsicht
	Greece	Hellenic Capital Market Commission
		Bank of Greece
	Hungary	Magyar Nemzeti Bank
	Iceland	Financial Supervisory Authority
	Ireland	Central Bank of Ireland
	Italy	Banca d'Italia
		Organismo degli Agenti e Mediatori
		IVASS - Institute for Insurance Supervision
	Latvia	Consumer Rights Protection Centre of Latvia
		Latvijas Banka
		Financial and Capital Markets Commission
	Lichtenstein	FMA Lichtenstein
		Lichtenstein Bar Association

Lithuania	Bank of Lithuania
Luxemburg	Commission de Surveillance du Secteur Financier Commissariat aux Assurances (CAA)
Malta	Malta Financial Services Authority (MFSA) Financial Intelligence Analysis Unit (FIAU)
Netherlands	The Dutch Authority for the Financial Markets (NL) De Nederlandsche Bank (NL)
Norway	The Financial Supervisory Authority of Norway
Poland	Polish FSA Polish FIU
Portugual	Banco de Portugal Autoridade de Supervisão de Seguros e Fundos de Pensões Comissão do Mercado de Valores Mobiliários (PT) administrative sanctions Comissão do Mercado de Valores Mobiliários (EN)administrative sanctions Comissão do Mercado de Valores Mobiliários (criminal sanctions)
Romania	Autoritatea de Supraveghere Financiară (ASF) National Bank of Romania
Slovakia	Finančná spravodajská jednotka (FIU) Národná Banka Slovenska (National Bank)
Slovenia	Securities Market Agency Bank of Slovenia Office for Money Laundering Prevention Insurance Supervision Agency (AZN)
Spain	SEPBLAC, in cooperation with Banco de España, CNMV and DGSFP
Sweden	Finansinspektionen
UK	Financial Conduct Authority Her Majesty's Revenue and Customs (HMRC)



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 - Quantitative impact study/Basel III monitoring
 - Credit institutions register
 - EBA guides on data
 - EBA work on NPLs
 - Register of payment and e-money institutions under PSD2
 - National registers of admitted credit intermediaries under the MCD

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