

**SAMOA NATIONAL POLICY ON ANTI-MONEY LAUNDERING, COUNTER FINANCING OF  
TERRORISM AND COUNTER PROLIFERATION FINANCING**



# **SAMOA NATIONAL POLICY**

**ANTI-MONEY LAUNDERING, COUNTER  
FINANCING OF TERRORISM AND  
PROLIFERATION FINANCING  
2025 - 2027**



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**Acronyms**

FATF	-	Financial Action Task Force
AML	-	Anti-Money Laundering
CFT	-	Counter Financing of Terrorism
FT	-	Financing Terrorism
PF	-	Proliferation Financing
ML	-	Money Laundering
CPF	-	Counter Proliferation Financing
FIU	-	Financial Intelligence Unit
STRs	-	Suspicious Transaction Reports

# **SAMOA NATIONAL POLICY ON ANTI-MONEY LAUNDERING, COUNTER FINANCING OF TERRORISM AND COUNTER PROLIFERATION FINANCING**

## **I. Introduction and Background**

- 1.1. It is essential for a jurisdiction to develop and implement domestic measures and mechanisms that will prevent and mitigate the risk, threat and vulnerability associated with Money Laundering, Terrorist Financing and Proliferation Financing. To comply with recommendation 2 of the Financial Action Task Force (FATF<sup>1</sup>), countries are required to establish a National Policy for Anti-Money Laundering, Countering Terrorism Financing and Countering Proliferation of Financing which is informed by the money laundering and financing of terrorism risks identified within Samoa's National Risk Assessment on Anti-money Laundering and Countering the Financing of Terrorism 2024 - 2026 (NRA).
- 1.2. This National Policy was prepared by the Samoa Finance Intelligence Unit and approved by Samoa's Money Laundering Prevention Task Force ("Task Force") and issued by the Money Laundering Prevention Authority ("Authority"). It considers at its core, the FATF recommendations, the NRA, the National Anti-Money Laundering and Combating Financing of Terrorism Strategy 2024-2026 and the collective capabilities of the Task Force agencies.
- 1.3. Samoa's National Anti-Money Laundering, Counter Financing of Terrorism and Proliferation Financing Policy ("National Policy") sets out the directions and guiding principles for Samoa's Anti-Money Laundering ("AML"), Counter Financing of Terrorism ("CFT") and Counter Proliferation Financing ("CPF") strategies and national efforts for the next 3 years, i.e. 2025 to 2027.

### *AML CFT and CPF Systems*

- 1.4. If correctly and actively applied, AML, CFT and CPF systems have the potential to reduce both the incidence and the harm caused by all forms of financially motivated crime, money laundering, terrorism and proliferation of weapons of mass destruction.
- 1.5. To be effective, an AML, CFT and CPF system must:
  - (1) have the capacity to detect money laundering, financing of terrorism and proliferation financing;
  - (2) disrupt such activities;
  - (3) deter offenders and would-be offenders; and
  - (4) prevent repetition of offences or similar types of offences.

### *Key focus Areas*

- 1.6. The National Policy also outlines the key focus areas of the Task Force which were developed from the relevant information made available to date, including the latest revisions of the FATF Recommendations, recent global and domestic developments

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<sup>1</sup> The FATF Recommendations "*International Standards on Combating Money Laundering And The Financing of Terrorism & Proliferation*" As amended October 2025

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relating to the identified threats and risks on ML, FT and PF. Specifically, these key focal areas are:

- (1) compliance with FATF Recommendations;
- (2) prosecution of Money Laundering and Restraint of Proceeds of Crime;
- (3) the Development of an AML, CFT and CPF System that:
  - (a) has prevention at its Core;
  - (b) is pro-active;
  - (c) is regularly tested;
  - (d) is cooperative; and
- (4) ensuring there is a focus on facilitators.

1.7. This National Policy replaces the 2016-2020 National Policy on Anti-Money Laundering, Counter Terrorism and Proliferation Financing and it will be reviewed in three (3) years. The Taskforce who approved this Policy consist of the following members:

- (1) Governor of the Central Bank of Samoa;
- (2) Attorney General;
- (3) Commissioner of Police;
- (4) Auditor General;
- (5) Chief Executive Officer of the Ministry of Foreign Affairs and Trade;
- (6) Chief Executive Officer of the Samoa International Finance Authority;
- (7) Chief Executive Officer of the Samoa Airport Authority;
- (8) Chief Executive Officer of the Ministry of Commerce, Industry and Labour;
- (9) Chief Executive Officer of the Ministry for Revenue;
- (10) Chief Executive Officer of the Ministry of Customs;
- (11) Head of Customs Department;
- (12) Head of the Immigration Department;
- (13) Head of the Transnational Crime Unit; and
- (14) Director of the Financial Intelligence Unit.

1.8. Task Force members include Ministries and Agencies which deal with ML, FT and PF as part of their day-to-day operations, and predicate offences that can lead to ML, FT and PF. The Task Force members have the technical knowledge and influence to create and effect solid ML, FT and PF policy.

## **II. National Policy Key Focus Areas**

### **A. Compliance with FATF Recommendations**

2.1. The FATF recommendations are the global ML, FT and PF international standards which also provides the most up-to-date insights into addressing ML, FT and PF around the world.

2.2. Samoan authorities will, within their resource constraints, apply the FATF recommendations in the context of Samoa, propose updates to our laws as the recommendations evolve and, as much as possible, include the recommendations within their normal workplace practices.

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### **B. Prosecution of Money Laundering and Restraint of Proceeds of Crime**

- 2.3. The investigation and prosecution of money laundering, and the restraint and confiscation of proceeds of crime are significant deterrent and disruption activities and are the key indicators of effectiveness under the FATF evaluation processes.
- 2.4. Samoan authorities will, as a matter of policy, pursue these objectives whenever considering action in relation to profit-motivated crime.

### **C. A System with Prevention at its Core**

- 2.5. Anti-money laundering at its inception was intended to address financially motivated offending that law enforcement, through the use of traditional methods, could not. The Authority and the Task Force recognises the reality that law enforcement and regulators in Samoa, as in most parts of the world, are not sufficiently resourced to investigate and prosecute all offences that are committed.
- 2.6. A reduction in crimes that cause harm to Samoans and foreign nationals, must come primarily through prevention, by ensuring that ML, FT and PF is as close to impossible as the System can make it.
- 2.7. If absolute prevention is not practicable, our system must disrupt or deter such offending to make it as difficult and as expensive as possible for offenders to profit from their crimes to fund terrorism or the proliferation of weapons of mass destruction.
- 2.8. ML, FT and PF offences detected in Samoa will be examined to ascertain whether preventative measures can be put in place to ensure that those offences will not be repeated by the same offender or replicated by others.
- 2.9. All preventative measures developed and approved by the Taskforce will be put in place in a timely manner to reduce the potential harm to others in the future.

### **D. A Pro-active System**

- 2.10. The Task Force recognises that the detection, prevention, disruption and deterrence of ML, FT and PF cannot be left to chance, nor can it be left solely to private enterprise and financial institutions.
- 2.11. This also considers generally the strategic objectives and action points set out in the National Anti-Money Laundering and Counter Financing of Terrorism Strategy 2024-2026. Further, more attention should also be dedicated to areas surrounding Virtual Assets and Virtual Asset Service Providers, as well as proliferation financing. These are areas which were not covered by the recent National Anti-Money Laundering and Counter Financing of Terrorism Risk Assessment 2024 – 2026. We must know the risks associated with this new technology and identify ways to address them.

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- 2.12. Task Force members will also be alerted with regards to the new emerging AML and CFT risks, their trends identified through strategic analysis, and to formulate ways to combat it.
- 2.13. Furthermore, where appropriate Task Force members should utilize risk – based tools and methods to supervise entities that are subject to AML and CFT obligations under Samoa’s legislation. A proactive system considers the four (4) **pillars** specified below.

**(1) Detection**

- 2.14. Detection of ML, FT and PF must be a pro-active activity on the part of all Task Force agencies.
- 2.15. International experience has shown that detection of money laundering, if left solely to financial institutions, is not only ineffective and haphazard but risks diverting attention away from larger-scale money laundering toward small-scale more obvious forms of money laundering.
- 2.16. AML, CFT and CPF efforts cost financial institutions money, both in terms of the resource required to detect and report it, but also in view of lost profits, in efforts to prevent money laundering, financial institutions may also turn away profitable businesses as their clients or customers.
- 2.17. Globally, a significant number of financial institutions have shown in recent years to have not only failed to detect or report money laundering but have actively engaged in money laundering and sanctions avoidance for profit.
- 2.18. The Task Force acknowledges that local financial institutions may assist with the detection of these offences, but such work cannot be left solely to them. As such, the Task Force agencies will train their staff to understand ML, FT and PF. Agencies of the Task Force will also provide such assistance, as is practicable, to the entities that they regulate, or engage with, to detect ML, CFT and PF.
- 2.19. Agencies will also actively search their own data holdings periodically for indicators of ML, TF and PF, and either unilaterally act on such information or they will share the information with the other Task Force agencies to facilitate disruption, deterrence and/or prevention of those offences.
- 2.20. Agencies of the Task Force will periodically collate their collective data and crossmatch information to minimise the risk of information silos failing to detect money laundering, financing terrorism or proliferation financing.
- 2.21. Where detection is being undertaken by local financial institutions, the Task Force agencies will periodically audit the processes and effectiveness of such efforts to ensure that they are being undertaken in the spirit of the law.

**(2) Deterrence**

- 2.22. Effective deterrence depends on offenders and potential offenders having a genuine perception that detection, apprehension, and punishment are likely. Task Force

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agencies will actively seek out and engage in activities that emphasise and highlight the robustness of Samoa's AML, CFT and CPF systems in order to enhance the perception that those who engage in such offending, particularly facilitators and professional money launderers, have a very high risk of being detected and punished.

### **(3) Disruption**

- 2.23. Few, if any, law enforcement agencies are funded sufficiently to prosecute all offences that are committed or detected.
- 2.24. The intentional disruption of ML, FT and PF may take several forms including prosecution of offenders for ML, FT and PF and confiscation of illicit assets. It may also use other approaches to reduce the harm caused by these offences such as combined interagency led investigations or public private partnerships information sharing.
- 2.25. The Task Force Agencies will regularly review intelligence on offending and using means that are both legal and ethical, consider practicable measures for targeting syndicates and entities, in order to change offending behaviour by removing the ability, motivation or opportunity to continue offending.

### **(4) Prevention**

- 2.26. Prevention involves the development of strategies to stop others from following in the footsteps of previous offenders. The Task Force Agencies will regularly review intelligence on ML, FT and PF offending and formulate strategies to prevent reoffending or the commission of similar offences. Such strategies will take into consideration the rights of individuals, due legal process, human rights and appropriate legal oversight, and will prioritize the known methods of offending that generate or facilitate the greatest volume of funds from money laundering, financing terrorism and proliferation financing before moving on to ML, FT and PF "risks".

## **E. A System that is Regularly Tested**

- 2.27. The Authority and the Task Force recognises that in line with international experience, AML, CFT and CPF systems benefit from regular testing and implementation of corrective actions. Just as computer networks are tested to ensure that they cannot be hacked, those who implement AML, CFT and CPF systems should also ensure that they are functioning as intended.
- 2.28. In particular, that they are resilient. Since ML, FT and PF are, by their very nature, hidden activities, the volume of suspicious transactions reports (STRs), funds restrained or prosecutions for money laundering are not, on their own, sufficient measures of effectiveness.
- 2.29. Regular testing of AML, CFT and CPF systems, with corrective actions put in place to correctly identify deficiencies will be a feature of Samoa's system to ensure effectiveness. The testing procedures, the corrective measures and the results of follow-up testing will be documented.

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2.30. As noted in Samoa’s National Risk Assessment on Anti-Money Laundering and Countering the Financing of Terrorism 2024-2026 (“NRA 2024-2026”), there are various risk ratings given to different sectors. The focus of such testing and correction should be on all sectors, starting with the high-risk sectors before testing the other sectors with medium and low risks of ML, FT and PF.

Table: National Risk Assessment 2024 – 2026

<b>SECTORS</b>	<b>NRA 2024-2026</b>
<b>Banks</b>	<b>HIGH</b>
<b>Money Transfers Operators (MTOs)</b>	<b>HIGH</b>
<b>Casinos</b>	<b>HIGH</b>
<b>Trust and Company Service Providers (TCSPs)</b>	<b>HIGH</b>
<b><sup>2</sup>International Financial Services Sector</b>	<b>HIGH</b>
<b>Insurance Sector</b>	<b>MEDIUM</b>
<b>Lawyers</b>	<b>MEDIUM</b>
<b>Accountants</b>	<b>MEDIUM</b>
<b>Domestic Companies</b>	<b>MEDIUM</b>
<b>Money Lenders</b>	<b>MEDIUM-LOW</b>
<b>Credit Unions</b>	<b>MEDIUM-LOW</b>
<b>Dealers in Precious Metals and Precious Stones</b>	<b>MEDIUM-LOW</b>
<b>Real Estate Agents</b>	<b>MEDIUM-LOW</b>
<b>Non-Profit Organizations</b>	<b>MEDIUM-LOW</b>

2.31. Specific focus should also be given to our Designated Non – Financial Businesses and Professions, especially those professions which have been identified by the NRA 2024-2026 as having High to Medium risks (i.e. Accountants, Lawyers, Trustee Companies etc).

**F. A Collaborative System**

2.32. The fight against profit-driven crime such as drug supply, corruption, fraud and tax evasion, can only be effective if agencies with different powers, information and skills work closely together.

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<sup>2</sup> This includes International Companies, Banks, Foundations etc.

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- 2.33. Task Force agencies will share information and personnel freely in both formal and informal arrangements. The FIU will continue to assist all members of the Task Force by sharing information as a source of intelligence whenever required.
- 2.34. The Task Force will strive to review and update information sharing arrangements so that there are no impediments to the sharing of intelligence information. Task Force members will also work together to implement actions points of various strategic objectives under the National Anti-Money Laundering and Combating Financing of Terrorism Strategy 2024-2026.

### **G. A Focus on Facilitators**

- 2.35. For a financially motivated crime, it is significantly more cost effective to change the behaviour of facilitators of money laundering than it is to change the behaviour of every offender or would-be offender.
- 2.36. AML, CFT and CPF systems is at its least effective when it is applied to individual predicate offenders laundering their own proceeds. Conversely, it is at its most effective when it is used to change the behaviour of those who launder the proceeds of multiple predicate offences from multiple offenders.
- 2.37. AML, CFT and CPF resources in Samoa will be applied in a manner that has the greatest possible impact. In this regard, the focus of AML, CFT and CPF law enforcement and regulatory action should be, wherever possible, targeted towards the facilitators of money laundering (for example, those who assist through the formation of companies) and those people, entities or syndicates that engage in the laundering of other people's proceeds.
- 2.38. In accordance with FATF recommendation 1, Samoa will routinely conduct an assessment of ML, FT and PF risks where required and necessary. However, it is acknowledged that in some respects and from time-to-time, certain money laundering activities will not just be a "risk" but a "certainty". Task Force resources, therefore, will be applied to known money laundering activities in high-risk sectors before moving on to lower-order risk sectors.