



香港海關  
Customs and Excise Department

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29 March 2019

**Circular**

**Circular to Money Service Operators  
Anti-Money Laundering / Counter-Terrorist Financing  
Frequently Asked Questions applicable to  
all Money Service Operators**

The Customs & Excise Department (“C&ED”) published the Frequently Asked Questions applicable to all Money Service Operators (“FAQ”) in relation to anti-money laundering and counter-financing of terrorism (“AML/CFT”) on 28 March 2019. The FAQ supersedes the FAQ applicable to all Financial Institutions published in March 2012 and it can be found on the C&ED’s website at

[https://eservices.customs.gov.hk/MSOS/common/faqs?request\\_locale=en](https://eservices.customs.gov.hk/MSOS/common/faqs?request_locale=en).

The FAQ, which should be read in conjunction with the revised Guideline on Anti-Money Laundering and Counter-Financing of Terrorism (For Money Service Operators) (“AML/CFT Guideline”) which has come into effect on 1 November 2018, addresses often asked questions by the industry about the implementation of some guideline provisions. The FAQ provides elaboration or illustration to provisions in the AML/CFT Guideline in order to promote greater understanding. The C&ED will keep the FAQ for the AML/CFT Guideline under review and update it where necessary.

Money Service Operators should have regard to the FAQ in meeting applicable AML/CFT statutory and regulatory requirements.

Should you have any queries regarding the contents of this circular, please contact us at 2707 7819.

Money Service Supervision Bureau  
Customs and Excise Department

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