

**2021 No. 827**

**FINANCIAL SERVICES**

**The Money Laundering and Terrorist Financing (Amendment)  
(No. 2) (High-Risk Countries) Regulations 2021**

*Approved by both Houses of Parliament*

*Made - - - - at 12.30 p.m. on 12th July 2021*

*Laid before Parliament at 4.00 p.m. on 12th July 2021*

*Coming into force - - 13th July 2021*

The Treasury, in exercise of the powers conferred by section 49 of and paragraphs 4 and 23 of Schedule 2 to the Sanctions and Anti-Money Laundering Act 2018(a), make the following Regulations.

**Citation and commencement**

1.—(1) These Regulations may be cited as the Money Laundering and Terrorist Financing (Amendment) (No. 2) (High-Risk Countries) Regulations 2021.

(2) These Regulations come into force on 13th July 2021.

**Amendment of the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017**

2.—(1) The Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017(b) are amended as follows.

(2) For Schedule 3ZA (high-risk third countries) substitute—

---

(a) 2018 c. 13. In section 49 the definition of “terrorist financing” was amended by paragraph 9 of Part 2 of Schedule 3 to the 2018 Act.  
(b) S.I. 2017/692, amended by S.I. 2019/1511, 2019/253, 2020/991 and 2021/392. There are other amending instruments but none is relevant.

**“SCHEDULE 3ZA  
High-Risk Third Countries**

Regulation 33(3)

1. Albania
2. Barbados
3. Botswana
4. Burkina Faso
5. Cambodia
6. Cayman Islands
7. Democratic People’s Republic of Korea
8. Haiti
9. Iran
10. Jamaica
11. Malta
12. Mauritius
13. Morocco
14. Myanmar
15. Nicaragua
16. Pakistan
17. Panama
18. Philippines
19. Senegal
20. South Sudan
21. Syria
22. Uganda
23. Yemen
24. Zimbabwe”.

*Maggie Throup  
Rebecca Harris*

At 12.30 p.m. on 12th July 2021

Two of the Lords Commissioners of Her Majesty’s Treasury

## EXPLANATORY NOTE

*(This note is not part of the Regulations)*

These Regulations amend the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 (S.I. 2017/692) (“the MLRs”) by substituting the list of high-risk third countries in Schedule 3ZA for a new list. Schedule 3ZA had originally been inserted into the MLRs by the Money Laundering and Terrorist Financing (Amendment) (High-Risk Countries) Regulations 2021 (S.I. 2021/392).

On the new list, Ghana is no longer classed as a high-risk country for the purposes of enhanced customer due diligence requirements in regulation 33(3).

Haiti, Malta, Philippines and South Sudan are now classed as high-risk countries for the purposes of enhanced customer due diligence requirements in regulation 33(3).

An impact assessment has not been produced for this instrument as no, or no significant, impact on the private, voluntary or public sector is foreseen.

---

© Crown copyright 2021

Printed in the UK by The Stationery Office Limited under the authority and superintendence of Jeff James, Controller of Her Majesty’s Stationery Office and Queen’s Printer of Acts of Parliament.

£4.90

[www.legislation.gov.uk/uksi/2021/827](http://www.legislation.gov.uk/uksi/2021/827)

ISBN 978-0-11-130258-3



9 780111 302583