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| 发文机关Promulgator | ：: | 全国人民代表大会常务委员会The Standing Committee of the National People's Congress |
| 发布日期Date of Issue | ：: | 2006.10.312006.10.31 |
| 生效日期Effective Date | ：: | 2007.01.012007.01.01 |
| 时效性Effectiveness | ：: | 现行有效Current |
| 文号No.  | ：: | 主席令第五十六号Presidential Decree No. 56 |

# 中华人民共和国反洗钱法

# Anti-Money Laundering Law of the People's Republic of China

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Anti-Money Laundering Law of the People's Republic of China

中华人民共和国主席令第五十六号

Order of the President No.56

（2006年10月31日第十届全国人民代表大会常务委员会第二十四次会议通过）

(Adopted at the 24th Meeting of the Standing Committee of the Tenth National People's Congress on October 31, 2006)

第一章 总 则

Chapter 1 General Provisions

第一条   为了预防洗钱活动，维护金融秩序，遏制洗钱犯罪及相关犯罪，制定本法。

Article 1 This Law is formulated for the purposes of preventing money laundering activities, maintaining financial order, curbing money laundering crimes and related crimes.

第二条   本法所称反洗钱，是指为了预防通过各种方式掩饰、隐瞒毒品犯罪、黑社会性质的组织犯罪、恐怖活动犯罪、走私犯罪、贪污贿赂犯罪、破坏金融管理秩序犯罪、金融诈骗犯罪等犯罪所得及其收益的来源和性质的洗钱活动，依照本法规定采取相关措施的行为。

Article 2. Anti-money laundering referred to in this Law shall mean the adoption of relevant measures stipulated in this Law to prevent money laundering activities by various means to conceal or conceal the source and nature of gains and the proceeds thereof from drug-related crimes, organised crimes, terrorist crimes, smuggling, corruption and bribery crimes, crimes of disruption of financial order, financial frauds, etc.

第三条   在中华人民共和国境内设立的金融机构和按照规定应当履行反洗钱义务的特定非金融机构，应当依法采取预防、监控措施，建立健全客户身份识别制度、客户身份资料和交易记录保存制度、大额交易和可疑交易报告制度，履行反洗钱义务。

Article 3 Financial institutions established in the People's Republic of China and specific non-financial institutions which are required by the provisions to perform anti-money laundering obligations shall adopt prevention and monitoring measures pursuant to the law, establish and improve upon a customer identification system, a customer identity materials and transaction record retention system, a large amount transaction and suspicious transaction reporting system, and perform anti-money laundering obligations.

第四条   国务院反洗钱行政主管部门负责全国的反洗钱监督管理工作。国务院有关部门、机构在各自的职责范围内履行反洗钱监督管理职责。

The State Council anti-money laundering administrative authority shall be responsible for anti-money laundering supervision and administration nationwide. The relevant departments and agencies of the State Council shall perform their respective anti-money laundering supervision and administration duties within their respective scope of duties.

国务院反洗钱行政主管部门、国务院有关部门、机构和司法机关在反洗钱工作中应当相互配合。

The State Council anti-money laundering administrative authority and the relevant State Council departments and agencies and judicial authorities shall cooperate in anti-money laundering efforts.

第五条   对依法履行反洗钱职责或者义务获得的客户身份资料和交易信息，应当予以保密；非依法律规定，不得向任何单位和个人提供。

Article 5 The identity material or transactional information of any client, which is acquired during the performance of the duties and functions of anti-money laundering under law, shall be kept confidential, and may not be provided to any entity or individual unless it is provided for by any law.

反洗钱行政主管部门和其他依法负有反洗钱监督管理职责的部门、机构履行反洗钱职责获得的客户身份资料和交易信息，只能用于反洗钱行政调查。

The identity material and transactional information of any client, which is acquired by the competent department of anti-money laundering or any other department or organ undertaking the obligation of anti-money laundering supervision and administration under law when fulfilling their anti-money laundering functions and duties, shall only be used in the administrative investigation for anti-money laundering.

司法机关依照本法获得的客户身份资料和交易信息，只能用于反洗钱刑事诉讼。

The judicial organs may use the client ID data and transaction information acquired according to law only for the criminal proceedings of anti-money laundering.

第六条   履行反洗钱义务的机构及其工作人员依法提交大额交易和可疑交易报告，受法律保护。

Article 6. Agencies and their personnel that perform anti-money laundering obligations and submit reports of large amount transactions and suspicious transactions pursuant to the law shall be protected by the law.

第七条   任何单位和个人发现洗钱活动，有权向反洗钱行政主管部门或者公安机关举报。接受举报的机关应当对举报人和举报内容保密。

Article 7. Any organisation or individual shall have the right to report any discovery of money laundering to the anti-money laundering administrative authorities or the public security department. The authorities which accept the report shall keep confidentiality of the informant and the report contents.

第二章 反洗钱监督管理

Chapter 2 Supervision and Administration of Anti-money Laundering

第八条   国务院反洗钱行政主管部门组织、协调全国的反洗钱工作，负责反洗钱的资金监测，制定或者会同国务院有关金融监督管理机构制定金融机构反洗钱规章，监督、检查金融机构履行反洗钱义务的情况，在职责范围内调查可疑交易活动，履行法律和国务院规定的有关反洗钱的其他职责。

The State Council anti-money laundering administrative authority shall organise and coordinate nationwide anti-money laundering efforts, be responsible for monitoring funds pertaining to anti-money laundering, formulate anti-money laundering rules for financial institutions on its own or jointly with the relevant State Council financial supervision and administrative departments, supervise and inspect the performance of anti-money laundering obligations by financial institutions, investigate suspicious transactions within the scope of its duties, and perform other duties relating to anti-money laundering as the laws and the State Council stipulate.

国务院反洗钱行政主管部门的派出机构在国务院反洗钱行政主管部门的授权范围内，对金融机构履行反洗钱义务的情况进行监督、检查。

The dispatched offices of the competent department for anti-money laundering of the State Council shall, within the scope of authorization by the competent department for anti-money laundering of the State Council, conduct supervision and examination on the performance of anti-money laundering obligations by financial institutions.

第九条   国务院有关金融监督管理机构参与制定所监督管理的金融机构反洗钱规章，对所监督管理的金融机构提出按照规定建立健全反洗钱内部控制制度的要求，履行法律和国务院规定的有关反洗钱的其他职责。

Article 9 The related financial supervision and administration institutions under the State Council shall take part in the formulation of anti-money laundering regulations for financial institutions under their respective supervision and administration, require them to establish and improve an internal control system of anti-money laundering and perform other functions of anti-money laundering as prescribed by law or by the State Council.

第十条   国务院反洗钱行政主管部门设立反洗钱信息中心，负责大额交易和可疑交易报告的接收、分析，并按照规定向国务院反洗钱行政主管部门报告分析结果，履行国务院反洗钱行政主管部门规定的其他职责。

Article 10. The State Council anti-money laundering administrative authority shall establish an anti-money laundering information centre responsible for receiving and analysing reports on large amount transactions and suspicious transactions, reporting the analysis findings to the State Council anti-money laundering administrative authority pursuant to the provisions, and perform other duties as the State Council anti-money laundering administrative authority stipulates.

第十一条   国务院反洗钱行政主管部门为履行反洗钱资金监测职责，可以从国务院有关部门、机构获取所必需的信息，国务院有关部门、机构应当提供。

Article 11. The State Council anti-money laundering administrative authority may, for the purpose of monitoring the funds for anti-money laundering, obtain the requisite information from the relevant State Council departments and agencies, and the relevant State Council departments and agencies shall provide such information.

国务院反洗钱行政主管部门应当向国务院有关部门、机构定期通报反洗钱工作情况。

The State Council anti-money laundering administrative authority shall circulate the anti-money laundering efforts to the relevant State Council departments and agencies on a regular basis.

第十二条   海关发现个人出入境携带的现金、无记名有价证券超过规定金额的，应当及时向反洗钱行政主管部门通报。

Article 12. The Customs shall, upon discovery of an amount of cash or bearer securities exceeding the stipulated amount carried by an individual entering or leaving the country, report to the anti-money laundering administrative authorities promptly.

前款应当通报的金额标准由国务院反洗钱行政主管部门会同海关总署规定。

The standards for amounts which should be circulated in the preceding paragraph shall be stipulated by the State Council anti-money laundering administrative authority jointly with the General Administration of Customs.

第十三条   反洗钱行政主管部门和其他依法负有反洗钱监督管理职责的部门、机构发现涉嫌洗钱犯罪的交易活动，应当及时向侦查机关报告。

Article 13 If the competent department for anti-money laundering or any other department or organ undertaking the obligation of anti-money laundering supervision and administration under law finds any transaction involved in the crime of money laundering, it shall report it to the investigation organ in time.

第十四条   国务院有关金融监督管理机构审批新设金融机构或者金融机构增设分支机构时，应当审查新机构反洗钱内部控制制度的方案；对于不符合本法规定的设立申请，不予批准。

Article 14. Where the relevant State Council financial supervision and administrative department conducts examination and approval of an application to establish a new financial institution or an additional branch of a financial institution, the relevant State Council financial supervision and administrative department shall examine the new establishment's proposed internal system of anti-money laundering controls; applications which do not comply with the provisions of this Law shall not be approved.

第三章 金融机构反洗钱义务

Chapter III Anti-money Laundering Obligations of Financial Institutions

第十五条   金融机构应当依照本法规定建立健全反洗钱内部控制制度，金融机构的负责人应当对反洗钱内部控制制度的有效实施负责。

Article 15. Financial institutions shall establish and improve upon their internal system of anti-money laundering controls pursuant to the provisions of this Law; the person-in-charge of the financial institution shall be responsible for effective implementation of the internal system of anti-money laundering controls.

金融机构应当设立反洗钱专门机构或者指定内设机构负责反洗钱工作。

Financial institutions shall establish special institutions of anti-money laundering or designate internal departments to be responsible for anti-money laundering work.

第十六条   金融机构应当按照规定建立客户身份识别制度。

Article 16. Financial institutions shall establish a system of determining customer identity pursuant to the provisions.

金融机构在与客户建立业务关系或者为客户提供规定金额以上的现金汇款、现钞兑换、票据兑付等一次性金融服务时，应当要求客户出示真实有效的身份证件或者其他身份证明文件，进行核对并登记。

When a financial institution establishes a business relationship with a customer or provides one-off financial services such as cash remittance, cash exchange and bill payment, etc, the financial institution shall require the customer to show his/her true and valid identity document or any other identity document for verification and registration.

客户由他人代理办理业务的，金融机构应当同时对代理人和被代理人的身份证件或者其他身份证明文件进行核对并登记。

If a client entrusts an agent to handle its/his business on its/his behalf, the financial institution shall check and register the identity certificates or other identity certification documents of both the agent and the principal.

与客户建立人身保险、信托等业务关系，合同的受益人不是客户本人的，金融机构还应当对受益人的身份证件或者其他身份证明文件进行核对并登记。

If a financial institution establishes a business relationship of personal insurance or trust with a client and the beneficiary of the contract is not the client himself, the financial institution shall also verify and register the identity certificate or any other identity certification document of the beneficiary.

金融机构不得为身份不明的客户提供服务或者与其进行交易，不得为客户开立匿名账户或者假名账户。

Financial institutions may not provide any service to or make any transaction with any client who fails to clarify his identity or establish any anonymous or pseudonymous account.

金融机构对先前获得的客户身份资料的真实性、有效性或者完整性有疑问的，应当重新识别客户身份。

Where a financial institution doubts the veracity, validity or integrity of a customer's identity information previously obtained, it shall re-identify the customer's identity.

任何单位和个人在与金融机构建立业务关系或者要求金融机构为其提供一次性金融服务时，都应当提供真实有效的身份证件或者其他身份证明文件。

Any organisation or individual that establishes a business relationship with a financial institution or requests for one-off financial services from a financial institution shall provide true and valid identification documents or any other form of identification document.

第十七条   金融机构通过第三方识别客户身份的，应当确保第三方已经采取符合本法要求的客户身份识别措施；第三方未采取符合本法要求的客户身份识别措施的，由该金融机构承担未履行客户身份识别义务的责任。

Article 17 Any financial institution that identifies the status of the clients through a third party shall ensure that the third party has adopted the client ID measures according to the requirements of this Law; and in case the third party has not adopted the client ID measures according to the requirements of this Law, the financial institution shall undertake the responsibilities for failure to perform the obligations for identifying the client status.

第十八条   金融机构进行客户身份识别，认为必要时，可以向公安、工商行政管理等部门核实客户的有关身份信息。

Article 18. When a financial institution determines the identity of a customer, it may, if it deems necessary, verify the relevant customer's identification information with the public security authority, industry and commerce administrative authority and other authorities.

第十九条   金融机构应当按照规定建立客户身份资料和交易记录保存制度。

Article 19. Financial institutions shall establish a system of retaining client identity information and transaction records in accordance with the provisions.

在业务关系存续期间，客户身份资料发生变更的，应当及时更新客户身份资料。

During the existence of business relationship, any client's identity material that changes shall be updated in a timely manner.

客户身份资料在业务关系结束后、客户交易信息在交易结束后，应当至少保存五年。

Client identity materials and transaction information shall be kept for at least five years upon completion of business relationship.

金融机构破产和解散时，应当将客户身份资料和客户交易信息移交国务院有关部门指定的机构。

When a financial institution becomes insolvent or dissolves, it shall hand over its client identity materials and transaction information to an institution designated by the relevant department of the State Council.

第二十条   金融机构应当按照规定执行大额交易和可疑交易报告制度。

Article 20. Financial institutions shall implement the reporting system for large amount transactions and suspicious transactions pursuant to the provisions.

金融机构办理的单笔交易或者在规定期限内的累计交易超过规定金额或者发现可疑交易的，应当及时向反洗钱信息中心报告。

Where the amount in a single transaction or the cumulative amount of transactions within a stipulated period carried out by a financial institution exceeds the stipulated amount, the financial institution shall report to the anti-money laundering information centre promptly.

第二十一条   金融机构建立客户身份识别制度、客户身份资料和交易记录保存制度的具体办法，由国务院反洗钱行政主管部门会同国务院有关金融监督管理机构制定。金融机构大额交易和可疑交易报告的具体办法，由国务院反洗钱行政主管部门制定。

Article 21. The State Council anti-money laundering administrative authority and the relevant State Council financial supervision and administrative departments shall jointly formulate the specific measures on the system of determining customer identity, system of retaining customer identity information and transaction records that financial institutions establish. The specific measures for reporting large-sum transactions and doubtful transactions by financial institutions shall be formulated by the competent department for anti-money laundering of the State Council.

第二十二条   金融机构应当按照反洗钱预防、监控制度的要求，开展反洗钱培训和宣传工作。

Article 22 Financial institutions shall, in light of the requirements for anti-money laundering prevention and supervision, carry out anti-money laundering trainings and publicities.

第四章 反洗钱调查

Chapter 4 Anti-money Laundering Investigation

第二十三条   国务院反洗钱行政主管部门或者其省一级派出机构发现可疑交易活动，需要调查核实的，可以向金融机构进行调查，金融机构应当予以配合，如实提供有关文件和资料。

Article 23. Where the State Council anti-money laundering administrative authority or its provincial first-level branch discovers suspicious transactions which require investigation and verification, it may investigate the financial institution, and the financial institution shall cooperate and provide the relevant documents and materials truthfully.

调查可疑交易活动时，调查人员不得少于二人，并出示合法证件和国务院反洗钱行政主管部门或者其省一级派出机构出具的调查通知书。调查人员少于二人或者未出示合法证件和调查通知书的，金融机构有权拒绝调查。

For the investigation into any doubtful transaction, there shall be not less than 2 investigators, who shall show their legal certificates and the investigation notice produced by the competent department for anti-money laundering of the State Council or the organ dispatched thereof at the provincial level. In the event of less than two investigators or where the investigators do not present their legitimate credentials and the notice of investigation, the financial institution shall have the right to refuse investigation.

第二十四条   调查可疑交易活动，可以询问金融机构有关人员，要求其说明情况。

Article 24. The relevant personnel of a financial institution may be questioned and be required to provide explanation in a suspicious transaction investigation.

询问应当制作询问笔录。询问笔录应当交被询问人核对。记载有遗漏或者差错的，被询问人可以要求补充或者更正。被询问人确认笔录无误后，应当签名或者盖章；调查人员也应当在笔录上签名。

A written record of the inquiry shall be made. The written record of the interview shall be verified by the interviewee. Where there is any omission or error, the interviewee may request for supplementation or correction. After the person being inquired confirms that the transcript is inerrant, he shall affix his signature or seal to it. The investigators shall also affix their signatures to the transcript.

第二十五条   调查中需要进一步核查的，经国务院反洗钱行政主管部门或者其省一级派出机构的负责人批准，可以查阅、复制被调查对象的账户信息、交易记录和其他有关资料；对可能被转移、隐藏、篡改或者毁损的文件、资料，可以予以封存。

Article 25. Where an investigation requires further verification and approval is granted by the person-in-charge of the State Council anti-money laundering administrative authority or its provincial first-level branch, the investigators may inspect and make copies of account information, transaction records and other relevant materials of the party under investigation; documents and materials which may be removed, concealed, altered or destroyed may be sealed.

调查人员封存文件、资料，应当会同在场的金融机构工作人员查点清楚，当场开列清单一式二份，由调查人员和在场的金融机构工作人员签名或者盖章，一份交金融机构，一份附卷备查。

In sealing up the documents and materials, the investigators shall check them clearly at the present of and in joint efforts with the workers of the financial institution, and shall on the spot issue a list in two copies that shall be signed or sealed by the workers of the financial institution at the present of and one copy shall be given to the financial institution and the other be attached to the case file for reference.

第二十六条   经调查仍不能排除洗钱嫌疑的，应当立即向有管辖权的侦查机关报案。客户要求将调查所涉及的账户资金转往境外的，经国务院反洗钱行政主管部门负责人批准，可以采取临时冻结措施。

Article 26. Where an investigation fails to eliminate suspicion in a suspected act of money laundering, a report must be lodged with the investigation agency with jurisdiction immediately. Where the customer requests for an overseas transfer of funds from the account under investigation, temporary freezing measures may be adopted upon approval by the person-in-charge of the State Council anti-money laundering administrative authority.

侦查机关接到报案后，对已依照前款规定临时冻结的资金，应当及时决定是否继续冻结。侦查机关认为需要继续冻结的，依照刑事诉讼法的规定采取冻结措施；认为不需要继续冻结的，应当立即通知国务院反洗钱行政主管部门，国务院反洗钱行政主管部门应当立即通知金融机构解除冻结。

Upon receipt of a report, the investigation agency shall promptly decide whether to continue freezing the funds which are temporarily frozen pursuant to the provisions of the preceding paragraph. Where the investigation agency deems necessary to continue with the freeze, freeze measures shall be adopted pursuant to the provisions of the Criminal Procedural Law; where the investigation agency deems unnecessary to continue with the freeze, it shall notify the State Council anti-money laundering administrative authority immediately; the State Council anti-money laundering administrative authority shall notify the financial institution of the lifting of freeze immediately.

临时冻结不得超过四十八小时。金融机构在按照国务院反洗钱行政主管部门的要求采取临时冻结措施后四十八小时内，未接到侦查机关继续冻结通知的，应当立即解除冻结。

A temporary freeze shall not exceed 48 hours. If no notice of continuing freezing is received from the investigation organ within 48 hours after the financial institution has taken temporary freezing measures according to the requirements of the competent department for anti-money laundering of the State Council, the freezing shall be cancelled immediately.

第五章 反洗钱国际合作

Chapter 5 International Cooperation of Anti-Money Laundering

第二十七条   中华人民共和国根据缔结或者参加的国际条约，或者按照平等互惠原则，开展反洗钱国际合作。

Article 27 The People's Republic of China shall carry out international cooperation on anti-money laundering according to the international treaties concluded or acceded to by it or according to the principle of equality and reciprocity.

第二十八条   国务院反洗钱行政主管部门根据国务院授权，代表中国政府与外国政府和有关国际组织开展反洗钱合作，依法与境外反洗钱机构交换与反洗钱有关的信息和资料。

Article 28. The State Council anti-money laundering administrative authority shall, as authorised by the State Council, represent the Chinese Government in anti-money laundering cooperation with foreign governments and the relevant international organisations, and exchange information and materials relating to anti-money laundering with overseas anti-money laundering agencies pursuant to the law.

第二十九条   涉及追究洗钱犯罪的司法协助，由司法机关依照有关法律的规定办理。

Article 29. The judicial authorities shall provide judicial assistance pursuant to the provisions of the relevant laws where pursuit of criminal action against money laundering crimes is involved.

第六章 法律责任

Chapter 6 Legal Liabilities

第三十条   反洗钱行政主管部门和其他依法负有反洗钱监督管理职责的部门、机构从事反洗钱工作的人员有下列行为之一的，依法给予行政处分：

Article 30 If any anti-money laundering functionary of the competent department for anti-money laundering or any other department or organ undertaking the obligation of anti-money laundering supervision and administration under the law commits any of the following acts, he/she shall be given an administrative sanction:

（一）违反规定进行检查、调查或者采取临时冻结措施的；

1. Conducting inspection or investigation or taking temporary freezing measures in violation of the relevant provisions;

（二）泄露因反洗钱知悉的国家秘密、商业秘密或者个人隐私的；

2. Divulging state secrets, commercial secrets or personal privacy learned in the process of anti-money laundering;

（三）违反规定对有关机构和人员实施行政处罚的；

(III) imposing any administrative sanction on any institution or staff member in violation of the relevant provisions; and

（四）其他不依法履行职责的行为。

(IV) performing any other responsibility in an unlawful manner.

第三十一条   金融机构有下列行为之一的，由国务院反洗钱行政主管部门或者其授权的设区的市一级以上派出机构责令限期改正；情节严重的，建议有关金融监督管理机构依法责令金融机构对直接负责的董事、高级管理人员和其他直接责任人员给予纪律处分：

Article 31 In case of any of the following acts with the financial institutions, the competent administrative authority of anti-money laundering under the State Council or its authorized offices at the level of the city with administrative division of districts or above shall give an order for correction within a specified period; and in case of serious circumstances, it is suggested that the relevant financial regulatory agencies order the financial institutions to give disciplinary sanctions against the directly liable directors, senior management and other directly liable persons:

（一）未按照规定建立反洗钱内部控制制度的；

1. Failing to establish an internal anti-money laundering mechanism as required;

（二）未按照规定设立反洗钱专门机构或者指定内设机构负责反洗钱工作的；

2. Failing to establish a special department for anti-money laundering or designate an internal department to be responsible for the anti-money laundering work;

（三）未按照规定对职工进行反洗钱培训的。

(III) Failing to conduct anti-money laundering trainings to its employees in accordance with relevant provisions.

第三十二条   金融机构有下列行为之一的，由国务院反洗钱行政主管部门或者其授权的设区的市一级以上派出机构责令限期改正；情节严重的，处二十万元以上五十万元以下罚款，并对直接负责的董事、高级管理人员和其他直接责任人员，处一万元以上五万元以下罚款：

Article 32 In case of any of the following acts with the financial institutions, the competent administrative authority of anti-money laundering under the State Council or its authorized offices at the level of the city with administrative division of districts or above shall give an order for correction within a specified period; and in case of a serious circumstance, a fine from CNY200,000 to CNY500,000 shall be imposed to the unit with a fine from CNY10,000 to CNY50,000 against the directly responsible directors, senior management and other directly responsible persons:

（一）未按照规定履行客户身份识别义务的；

1. failure to perform the obligation of identifying the client status in accordance with the provisions;

（二）未按照规定保存客户身份资料和交易记录的；

(II) Failing to preserve its client identity materials and transaction records in accordance with the relevant provisions; or

（三）未按照规定报送大额交易报告或者可疑交易报告的；

(III) failing to submit a report on large-value or suspicious transactions as required;

（四）与身份不明的客户进行交易或者为客户开立匿名账户、假名账户的；

(IV) carrying out transactions with clients of unclear identities or opening anonymous accounts or accounts alias for clients;

（五）违反保密规定，泄露有关信息的；

(V) disclosing the relevant information by violating the provisions on confidentiality; or

（六）拒绝、阻碍反洗钱检查、调查的；

(VI) Refusing or impeding the examination and investigation on anti-money laundering; or

（七）拒绝提供调查材料或者故意提供虚假材料的。

(VII) refusing to provide investigation materials or intentionally providing false materials.

金融机构有前款行为，致使洗钱后果发生的，处五十万元以上五百万元以下罚款，并对直接负责的董事、高级管理人员和其他直接责任人员处五万元以上五十万元以下罚款；情节特别严重的，反洗钱行政主管部门可以建议有关金融监督管理机构责令停业整顿或者吊销其经营许可证。

In case any financial institution has any of the acts as mentioned in the preceding paragraph and thus results in the consequence of money laundering, it shall be fined not less than CNY500,000 but not more than CNY5 million, and the direct liable directors, senior managers and other directly liable persons shall be fined not less than CNY50,000 but not more than CNY500,000; if the circumstance is especially serious, the competent administrative authority of anti-money laundering may suggest the relevant financial supervision and administration institution to order it to suspend its business for rectification or to revoke its business license.

对有前两款规定情形的金融机构直接负责的董事、高级管理人员和其他直接责任人员，反洗钱行政主管部门可以建议有关金融监督管理机构依法责令金融机构给予纪律处分，或者建议依法取消其任职资格、禁止其从事有关金融行业工作。

The anti-money laundering administrative authorities may recommend that the relevant financial supervision and administrative authorities order the financial institution to take disciplinary action against its directors, senior management personnel and any other directly accountable personnel for any act stipulated in the two preceding paragraphs, or recommend the cancellation of appointment qualifications of such persons and ban such persons from working in the relevant financial industry pursuant to the law.

第三十三条   违反本法规定，构成犯罪的，依法追究刑事责任。

Article 33 Where a violation of the provisions of this Law constitutes a criminal offence, criminal liability shall be pursued in accordance with the law.

第七章 附 则

Chapter 7 Supplementary Provisions

第三十四条   本法所称金融机构，是指依法设立的从事金融业务的政策性银行、商业银行、信用合作社、邮政储汇机构、信托投资公司、证券公司、期货经纪公司、保险公司以及国务院反洗钱行政主管部门确定并公布的从事金融业务的其他机构。

Article 34. Financial institutions referred to in this Law shall mean duly established policy banks, commercial banks, credit cooperatives, postal savings organisations, trust investment companies, securities companies, futures brokerages and insurance companies that engage in financial businesses, as well as other organisations determined and announced by the State Council anti-money laundering administrative authority to engage in financial businesses.

第三十五条   应当履行反洗钱义务的特定非金融机构的范围、其履行反洗钱义务和对其监督管理的具体办法，由国务院反洗钱行政主管部门会同国务院有关部门制定。

Article 35 The scope of the special non-financial institutions that shall perform the obligation of anti-money laundering, the specific measures for them to perform the obligation of anti-money laundering and for their supervision and administration shall be formulated by the competent department for anti-money laundering of the State Council in collaboration with the related departments of the State Council.

第三十六条   对涉嫌恐怖活动资金的监控适用本法；其他法律另有规定的，适用其规定。

Article 36 This Law shall apply to the monitoring of funds suspected of being used for terrorist activities; where other laws provide otherwise, such provisions shall prevail.

第三十七条   本法自2007年1月1日起施行。

Article 37 This Law shall go into effect as of January 1, 2007.