Issue 38

SIA
SARs IN ACTION MAGAZINE

UKFIU
UK Financial Intelligence Unit



SARs and COMPANIES HOUSE REFORM
Changing the Fight Against Economic Crime

BEYOND BORDERS
Strengthening the Fight to Recover Criminal Assets

UNMASKING MONEY MULES
JMLIT Cashing Out Cell

PROTECTING REPORTER CONFIDENTIALITY
Strengthening the UK's response

A United Kingdom Financial Intelligence Unit publication aimed at all stakeholders in the Suspicious Activity Reports regime

NCA
National Crime Agency

Message from the Head of the UKFIU

Vince O'Brien
Deputy Director

Hello and welcome to Issue 38 of the UKFIU's magazine, SARs in Action.

The economic crime landscape continues to evolve, presenting new challenges for law enforcement, the regulated sector and our wider partners. As these threats become increasingly complex, the value of high-quality intelligence, effective collaboration and a strong SARs regime has never been greater. This edition highlights how those collective efforts continue to protect the UK's financial system and support the disruption of serious and organised crime.

We begin by examining how reforms introduced through the Economic Crime and Corporate Transparency Act are transforming the role of Companies House and creating new opportunities to identify and disrupt illicit finance. We also explore the safeguards in place to protect SAR reporter confidentiality.

This issue also showcases the breadth of activity taking place across the economic crime community. Readers will find valuable insights into money mule typologies, an update on international asset recovery cooperation through CARIN, and an overview of Op MACHINIZE 2, which demonstrates the impact of coordinated action against cash-based money laundering and criminal exploitation of high-street businesses.

Partnership remains a recurring theme throughout this edition. From collaboration with Revolut to strengthen the effectiveness of DAML reporting, to national efforts to raise awareness of investment fraud, these articles demonstrate what can be achieved when we work together towards a common goal.

I hope you find this edition informative and useful. Thank you for your continued commitment to the SARs regime and for the vital contribution you make in helping to identify, prevent and disrupt economic crime. Together, we continue to strengthen the UK's collective response to those who exploit our financial system.

Who is the magazine aimed at?

- All law enforcement; this includes senior investigating officers, frontline police officers and police staff
- Reporters
- Regulators
- Supervisors
- Trade bodies
- Government partners
- International partners

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How SARs and Companies House Reform are Changing The Fight Against Economic Crime

Illicit Finance - National Assessment Centre
National Crime Agency

Recent reforms to Companies House under the Economic Crime and Corporate Transparency Act 2023 (ECCTA) are transforming the integrity of the UK's corporate landscape. At the same time, Suspicious Activity Reports (SARs) remain one of the most powerful reporting tools available to identify and disrupt economic crime. Together, they are creating new opportunities for compliance teams to identify illicit finance before it causes harm.

A New Era for Companies House

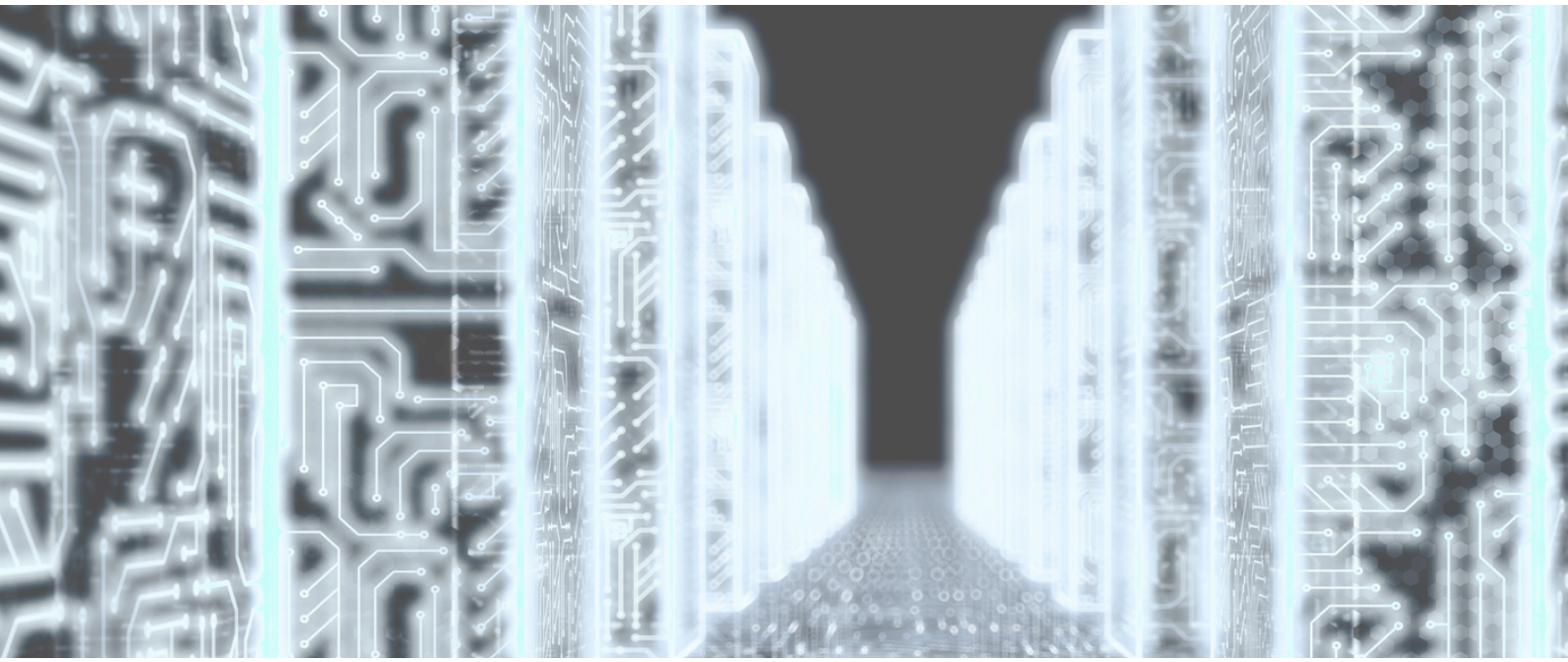
Until now, Companies House has operated as a passive registrar. Information submitted by companies was accepted on trust alone, creating a system that was highly accessible but vulnerable to abuse. Criminals exploit shell companies, nominee directors, false addresses and complex ownership structures to conceal money laundering, sanctions evasion and fraud. ECCTA seeks to challenge this.

The reforms have fundamentally shifted Companies House from a passive record keeper to an active gatekeeper. Since March 2024, the registrar has gained powers to query, reject and remove suspicious filings from the register, compelling companies with missing or misleading information to act. Mandatory identity verification for directors and Persons with Significant Control (PSCs) was introduced from November 2025, while Authorised Corporate Service Providers (ACSPs) can now verify identities on behalf of clients. Additional controls over company names, registered office addresses and company filings have also been phased in.



The results are already becoming visible. Companies House removed thousands of entities that failed to comply with new address requirements. Regulation of entries and their filings has increased. New identity verification helps to ensure corporate owners are linked to a real individual, with genuine identity documents.

For business professionals, this means that Companies House data is becoming a more reliable due diligence resource. For criminals, this makes it more difficult to use companies as anonymous entities to conceal funds.



Why SARs Matter More Than Ever

Improved company data alone will not stop financial crime, criminals adapt. They use proxies, nominee directors, family members, shell or shelf companies and increasingly complex ownership structures to attempt to obscure beneficial ownership. They also seek to circumvent identity verification measures through the use of "clean-skin" directors, stolen identities or complicit professional enablers. This is where SARs become critical.

SARs allow the private sector to contribute intelligence that can be combined with data from Companies House, law enforcement investigations and other reporting entities. A single SAR may appear insignificant in isolation, but when linked with other reports it can help reveal previously hidden criminal networks.

Following ECCTA, enhanced information sharing between Companies House, the private sector and law enforcement is creating a more complete picture of organised crime activity. SAR reporting of companies with directorships connected to high-risk jurisdictions and known criminal networks has increased, demonstrating the value of information sharing.

Corporate Abuse: What to Look For

The most successful illicit enterprises often mirror genuine businesses. So what warning signs should raise concern? In short: if something does not make commercial sense, it deserves closer scrutiny.

1

Unclear Commercial Purpose

Companies formed without an obvious business rationale, or where directors cannot explain the purpose of the enterprise, should be treated as higher risk.

2

Directors Who Do Not Fit the Business

A director with no relevant background suddenly operating an international commodities business should prompt further enquiries.

3

Multiple Companies, One Controller

Nominee directors remain a significant risk indicator. Individuals acting as directors of hundreds, or even thousands, of companies may be concealing the true controlling parties behind them.

4

Use of Virtual or "Mass incorporation" Addresses

A registered office housing large numbers of apparently unrelated companies may indicate mass incorporation activity or attempts to create legitimacy without genuine operations.

5

Complex Ownership Structures

Layered companies, trusts and offshore jurisdictions can all have legitimate uses. However, where the ultimate beneficial owner cannot be clearly identified, risk increases significantly.

6

Dormant or Shelf Companies Suddenly Becoming Active

Previously dormant companies that rapidly change directors, ownership, registered address and business activity may warrant enhanced scrutiny. These can provide criminals with a misleading appearance of longevity and credibility.

The Compliance Challenge

The reforms to Companies House are not a silver bullet. Organised crime groups continue to exploit offshore structures, professional enablers and emerging technologies to conceal illicit activity. However, compliance teams now have more tools, more reliable data and greater ability to share information than ever before. The most effective defence remains proactive curiosity. By combining robust due diligence with high-quality SAR reporting, firms can contribute directly to identifying and disrupting criminal networks.

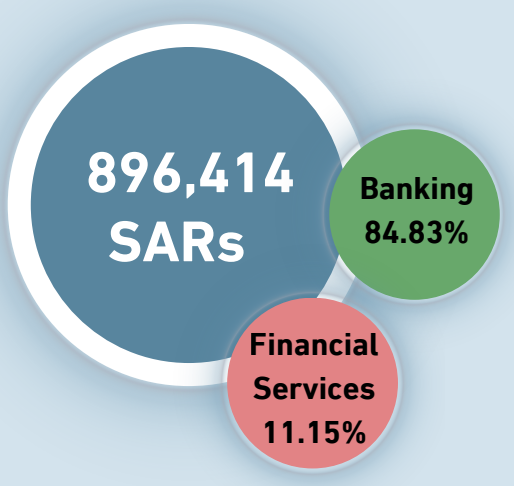
The Companies House register is becoming cleaner.
The challenge now is ensuring that criminals have fewer places left to hide.

Understanding SAR Reporting and Protecting Reporter Confidentiality

UK Financial Intelligence Unit
National Crime Agency

Under Part 7 of the Proceeds of Crime Act 2002 (POCA) and Part 3 of the Terrorism Act 2000(TACT), the National Crime Agency (NCA) has national responsibility for the receipt, analysis and dissemination of Suspicious Activity Reports (SARs). The Director General of the NCA delegates responsibility for the SARs regime to the UK Financial Intelligence Unit (UKFIU). In turn, the UKFIU provides the framework for national and international SARs exploitation by accredited law enforcement partners. This is known as "the distributed model".

In the financial year 2025-26, the UKFIU received 896,414[1] SARs for analysis and dissemination under the distributed model. Banking and financial services accounted for almost 96% of all SARs submitted to the UKFIU. A significant proportion of these SARs were submitted by retail banks, electronic money institutions and payment service providers. High volume reporters typically operate using dedicated teams of investigators that respond to automated transaction monitoring alerts, while disclosures are made by Nominated Officer teams, that are often detached from customer-facing operations.



But What About Professionals Submitting SARs From Relationship-Driven Industries Such As The Legal Sector, Accountancy and Bookkeeping, Or The Real Estate And Letting Agency Sectors?

Many regulated professionals have close and long-standing relationships with their clients, and submitting a SAR may be daunting. Although suspicion is not currently defined in legislation, some reporters reflect upon the Court of Appeal case R v Da Silva (2006) EWCA Crim 1654, in which the judge defined suspicion as "...a possibility, which is more than fanciful, that the relevant facts exist", noting that "...a vague feeling of unease would not suffice". This places the onus on reporters to determine when the threshold of suspicion has been met and a disclosure to the UKFIU should be made.

> "...a possibility, which is more than fanciful, that the relevant facts exist"

> "...a vague feeling of unease would not suffice"

[1] UK Financial Intelligence Unit (UKFIU), SARs Annual Report 2026

The UKFIU and our law enforcement partners understand that, in many cases, SARs are based solely on a reporter's suspicion, not knowledge. We know reporters may not have access to all information that would prove one way or another whether someone has in fact been involved in money laundering. For this reason, strict safeguards are in place to protect the identity of the person or organisation who reported the SAR. There are also requirements to ensure that any information contained within a SAR is corroborated by law enforcement via a different source before it can be relied upon as evidence in an investigation.

Key Information About SARs

Access to SARs

SARs are accessible only to specially accredited law enforcement officers who have been authorised or accreditation to access SARs. These accreditations are:

- Financial Investigator
- Financial Intelligence Officer
- SARs Researcher



All accredited officers receive training on the importance of confidentiality and protecting the identity of the source of the disclosure. SARs are available to these accredited law enforcement officers via UKFIU systems for a period of six years, after which they are deleted from UKFIU systems automatically.

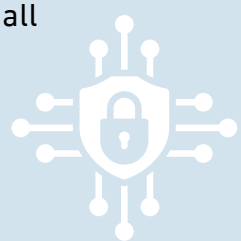
SARs for Intelligence Purposes Only



- You may hear SARs referred to as being for intelligence purposes only. This means they cannot be used as evidence in an investigation, and neither their existence nor their content can be disclosed in court, except in a very limited number of circumstances, and only with appropriate safeguards in place.
- The information provided in a SAR may provide law enforcement with a valuable line of enquiry. However, they must corroborate that information from other sources before relying on it as evidence. This means that any SAR you submit will never be the sole basis on which an investigation or prosecution is founded.

Protecting Reporter Confidentiality

- Protecting the identity of the reporter of a SAR is a primary consideration for all officers with access to SARs.
- Accredited officers are specially trained in taking a piece of information from a SAR and finding that same information from another source that is not attributable to the SAR reporter.
- This also means that when accredited officers share information from a SAR with other non-accredited law enforcement officers, the e non-accredited officers will not know that the information came from a SAR or who reported that SAR.



The use of SARs in court is governed by Home Office Circular 022/2015 (criminal proceedings) and Home Office Circular 004/2021 (civil proceedings), both of which are available in the **UKFIU Guidance Library**.

What To Do If You Identify a Breach of SARs Confidentiality (Tipping Off)



If you become aware of a SARs confidentiality breach or tipping off incident, please contact the UKFIU Information Management Team inbox UKFIU.InfoManagement@nca.gov.uk. If you are interested in some recent successes from law enforcement as a result of SARs, please see our latest Reporter Booklet.

Unmasking Money Mules - Findings from JMLIT Cashing Out Cell

Fraud Specialist Supervision Team - Specialist Directorate
Financial Conduct Authority

A money mule is an individual who transfers or receives criminal funds on behalf of others, sometimes for payment. They help criminals move and disguise the proceeds of fraud and other financial crime across the payment ecosystem. Funds received into money mule accounts are often transferred quickly across multiple accounts before being cashed out through different routes. These layered transactions make the movement of funds hard to trace.

Amber Alert

In September 2026, the NECC Public Private Partnership (PPP) Joint Money Laundering Intelligence Taskforce (JMLIT) published an Amber Alert[2] sharing key insights on identified cashing-out methods linked to Authorised Push Payment (APP) fraud. Cashing out methods refer to the route by which fraud proceeds are withdrawn, spent, transferred or converted, including through card payments, cash withdrawals, crypto exchanges and international payments.

The Alert is based on findings of a PPP cell; co-led by the Financial Conduct Authority (FCA) and Revolut, bringing together financial sector partners to combine intelligence and answer key questions on mule funds.

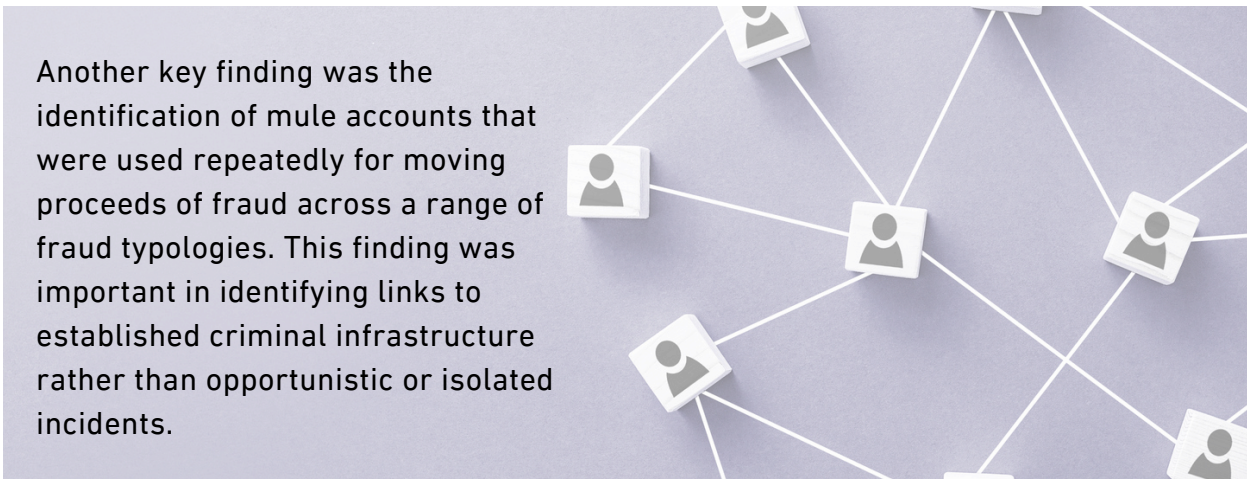
Combining transactional intelligence from financial firms has helped to develop an end-to-end view of how APP fraud proceeds move through the financial system and how those funds are ultimately cashed out.



[2] This Alert has been shared with the JMLIT+ membership and is not publicly available.

The findings of this work were important to show how fraudulent funds often moved through multiple accounts, usually cashing out between the 2nd and 5th movement. Typically, by this stage the payments are harder to detect and trace, underscoring the importance of firms identifying and disrupting suspicious activity as early as possible.

Another key finding was the identification of mule accounts that were used repeatedly for moving proceeds of fraud across a range of fraud typologies. This finding was important in identifying links to established criminal infrastructure rather than opportunistic or isolated incidents.





These findings can help inform future industry action, including the development of more targeted system controls to identify, disrupt and prevent money mule activity at an earlier stage.

The FCA, NCA, Home Office, HM Treasury, HMRC, UK Finance and industry are leading on nine system priorities as part of the UK's response to economic crime. The FCA is playing a key role on the money mules priority by working with industry on an action plan to tackle the problem, including better ways for firms and law enforcement to share intelligence on suspected money mule activity.

HM Treasury UK Finance Home Office

NECC NATIONAL ECONOMIC CRIME CENTRE FCA FINANCIAL CONDUCT AUTHORITY

Beyond Borders: Strengthening the Fight to Recover Criminal Assets

International Team - UK Financial Intelligence Unit
National Crime Agency



In addition to its role as an FIU, the UKFIU acts as the Asset Recovery Office (ARO) for England, Wales, and Northern Ireland, while Police Scotland hosts the Scottish Asset Recovery Office function. In keeping with that responsibility, the UKFIU, alongside colleagues from the Crown Prosecution Service, attended the Annual General Meeting (AGM) of the Camden Asset Recovery Interagency Network (CARIN) in Riga, Latvia in mid-September.

The AGM brings together asset recovery professionals from across 61 member-jurisdictions, the nine regional Asset Recovery Interagency Networks (ARINs) and several observer organisations. The strength of the CARIN network lies in the connections between its members and the yearly AGM provides a platform to create, build, and strengthen those connections.



The illicit finance landscape continues to evolve, so the opportunity to compare approaches and update subject matter expertise is vital in addressing the challenges of cross-border cooperation. Our Latvian hosts arranged a number of useful panel discussions on topics of importance to CARIN members. These included a discussion on the introduction of the Additional Protocol to the Warsaw Convention by the Council of Europe, which seeks to strengthen international asset recovery cooperation, a comparison of post-conviction asset recovery regimes, and a panel discussion on the use and misuse of artificial intelligence. With our pockets full of business cards, we returned home reminded that while the movement of proceeds of crime is increasingly cross-border in nature, so too are the efforts by authorities to tackle this threat and recover the proceeds of crime.

CARIN is an informal network of contact points who work together to exchange intelligence, exchange ideas, and to support cross-border asset recovery efforts.



CARIN delegations consist of both a law enforcement and a prosecutorial contact point to support the identification and recovery of the proceeds of crime across borders.

The presidency of CARIN rotates through the members of the Steering Committee. The UK held the presidency in 2025, Latvia have held it in 2026 and Portugal will assume the presidency in 2027.

Contacting the UKFIU About DAML or DATF Requests

Our readers will know that defence requests under the Proceeds of Crime Act (POCA) or the Terrorism Act (TACT) are subject to a statutory notice period of seven working days. If you wish to contact the UKFIU about a POCA Defence Against Money Laundering (DAML) or TACT Defence Against Terrorist Financing (DATF), you must contact the relevant team directly:



For information relating to live or refused POCA DAMLs, email: **DAML@nca.gov.uk** quoting the unique reference number in the header.



For information relating to live or refused TACT DATFs, email: **TFT@nca.gov.uk** quoting the unique reference number in the header.

The UKFIU has successfully developed its engagement function over recent years, and many of our readers will have professional relationships with our Engagement Officers. If this applies to you, please bear in mind that the UKFIUEngagement@nca.gov.uk inbox should not be used to request expedition of defence decisions, particularly in the case of threats of harm or threats to life. You may copy the UKFIU Engagement inbox into your communications with the DAML or Terrorist Finance (TF) teams, but it is of paramount importance that the DAML or TF team (whichever is applicable) receive all such requests directly.

IMPORTANT

UKFIU Engagement Officers' personal email addresses should never be used to provide updates on live DAMLs or DATFs, or to request a defence decision be expedited.

Op MACHINIZE 2 - A Partnership Approach to Combatting Cash-Based Money Laundering on the High Street

Illicit Finance - National Economic Crime Centre
National Crime Agency

Cash-Based Money Laundering (CBML) remains a significant enabler of serious and organised crime. Organised Crime Groups (OCGs) seek to disguise illicit cash generated through a range of predicate offences, such as drug trafficking, fraud and organised immigration crime, by integrating it into the legitimate economy. Cash-intensive businesses can be particularly attractive for this purpose. They provide opportunities to enter criminal cash into the financial system, mixing licit and illicit funds while concealing the origins of criminal cash.

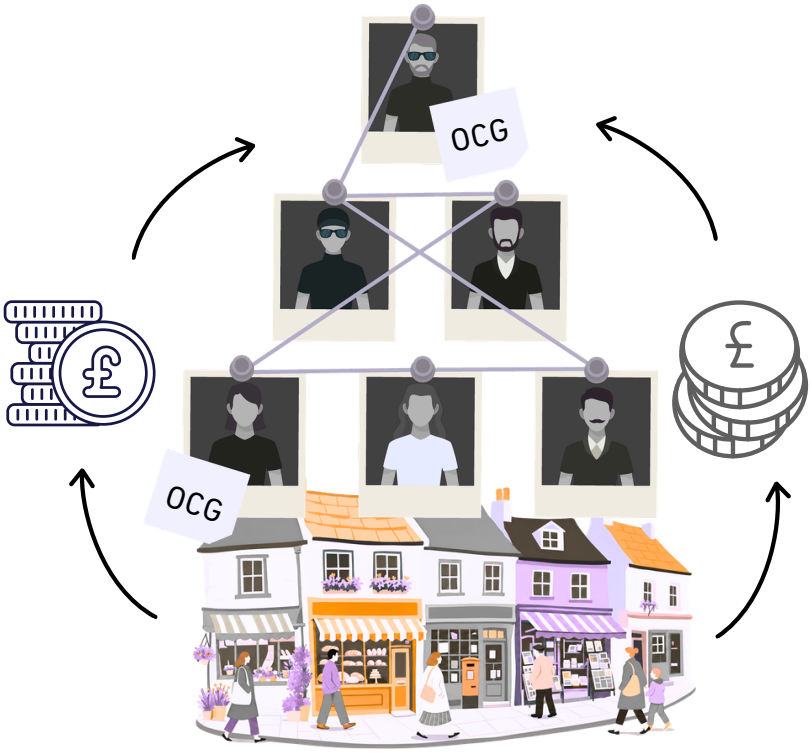


A UK-Wide Intelligence Led Initiative

Operation MACHINIZE 2 (Op MACHINIZE 2) was a UK-wide, intelligence led initiative co-ordinated by the National Economic Crime Centre (NECC) and the National Police Chiefs' Council (NPCC) to tackle the criminal exploitation of high-street businesses. Building on the foundations of Operation MACHINIZE 1, which focused on barbershops, Op MACHINIZE 2 expanded its focus to include a wider range of cash-intensive businesses.

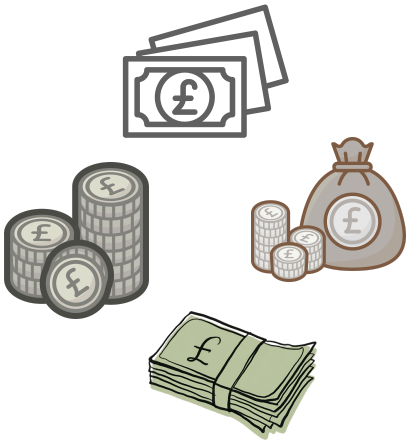


These included, but were not limited to: vape shops, mini-marts, international food centres, takeaways and tech shops. The operation brought together policing, HMRC, Home Office Immigration Enforcement, Trading Standards, Companies House and other partners in a co-ordinated response to money laundering and associated criminality.



Alongside operational activity, Op MACHINIZE 2 improved understanding of the criminal exploitation of high-street businesses and the money laundering methodologies used by OCGs. The operation also demonstrated the value of a partnership approach, bringing together intelligence, enforcement powers and operational expertise from across government, law enforcement and the private sector.

Suspicious Activity Reports (SARs), Companies House intelligence, Data Fusion and insights from partner agencies contributed to a richer understanding of CBML and supported ongoing disruption activity. Op MACHINIZE 2 also highlighted the benefits of combining multiple intelligence sources to develop a more comprehensive understanding of the threat and identify future opportunities for intervention.





CLICK HERE

To share insights from Op MACHINIZE 2, the UKFIU has released a two-part podcast exploring the planning, intelligence development, partnership working and operational activity that underpinned Op MACHINIZE 2.

Strengthening Partnerships in the Fight Against Economic Crime - Revolut and UKFIU DAML Showcase Day

UK Financial Intelligence Unit
National Crime Agency



Earlier this year, Revolut hosted the UKFIU Defence Against Money Laundering (DAML) Team at their offices in Canary Wharf, London.

The purpose of the day was to showcase Revolut's Anti Money Laundering (AML) function and Complex Investigations work, and engender closer working relationships between Revolut and UKFIU DAML staff.

The day began with a presentation from two Revolut AML data engineers who explained how AI was being developed to complement traditional transaction monitoring rules and data-gathering exercises within investigations. Revolut also presented a video that guided viewers through a real-time investigation of a transaction monitoring alert. The UKFIU were updated on several recent complex investigation successes where law enforcement secured restraint orders following high-value DAML submissions.

UKFIU Officers spent time with Revolut's Nominated Officer Team and shared some operational feedback. The UKFIU Reporter Engagement Team (UKFIU RET) presented its "Bringing SARs to Life" engagement material, focussing on the operational use of SARs by the UKFIU and best practice guidance for SAR submissions.

Revolut

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Feedback from the day

"UKFIU RET supports the UKFIU's priorities through the development of strong stakeholder relationships with reporters, regulators, AML supervisors, and other government departments. Initiatives such as this showcase day allow Nominated Officer Teams from UK banks to meet the UKFIU staff that make operational decisions on their SARs and helps them to understand the needs of law enforcement partners who make proactive restraints against proceeds of crime. It also upskills UKFIU staff, helping them understand private sector lines of reporting, decision making and risk processes that Money Laundering Reporting Offciers, Nominated Officers and Investigators must make at the inception stage of disclosing SARs."

UKFIU Head of Engagement and Digital Communications

"Over the summer, Revolut had the pleasure of hosting the UKFIU DAML Team at our London headquarters. The session provided a valuable opportunity to discuss the challenges, complexities, and highlights of our reporting responsibilities. By working closely together throughout the day, we identified actionable ways to strengthen our relationship and improve support one another. This ongoing collaboration is vital to ensuring we consistently submit high-quality Defences Against Money Laundering reports and continue to play our part in detecting the UK's financial system."

Revolut Financial Crime Compliance Officer

"The DAML Team's visit to Revolut was a valuable opportunity to strengthen relationships and gain insight into their approach to financial crime prevention. Learning how AI supports client due diligence and suspicious activity detection, alongside human oversight, was particularly informative. The day provided a useful perspective on the decision-making process behind DAML requests and was a great success overall. Thank you to Revolut for their hospitality."

UKFIU DAML Team Officer

Revolut

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NECC Launches 'Stop Investment Fraud' Campaign

Strategic Communications
National Crime Agency



The UKFIU has been sharing the messaging of the National Economic Crime Centre (NECC) Fraud campaign highlighting the risk of investment fraud - Stop Investment Fraud. The campaign targets men aged 25-64 who are at the highest risk of seeing investment posts online. While the two-week long campaign concluded on the 6th October 2026, its messaging and resources are intended to provide ongoing education around investment fraud.

Investment fraud sees criminals use paid or 'user to user' adverts to attract victims, with promises of high returns, celebrity endorsements and false news stories, "click bait" which attract attention, often purporting to be from a reputable news source.

Sometimes referred to as 'malvertising' – fake adverts are used as a common gateway to investment fraud, with adverts luring victims into fraudulent financial products, investment schemes (typically cryptocurrency) or fund recovery services. Victims are provided with authentic appearing digital dashboards and emails, showing high returns.

26,616 reports

APRIL 2024 - MARCH 2025

36,464 reports

APRIL 2025 - MARCH 2026

According to Report Fraud, reports of investment fraud have risen by 37% in a year from 26,616 in 2024-25 to 36,464 in 2025-26. Total losses in 2025 reached £911 million, representing £100,000 every hour, an increase of 20% in a single year. Report Fraud figures show 51% of reports covered share sales, boiler room fraud, pyramid/Ponzi schemes and recovery fraud. Approximately 31% of reports related to cryptocurrency investments alone.[3]

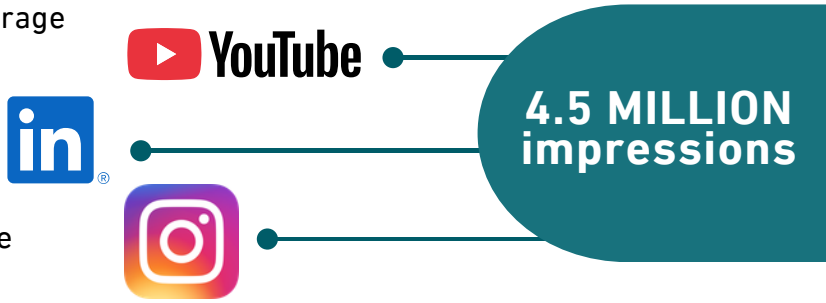
[3] Report Fraud, The Report Fraud Annual Assessment FY2025-26: Cyber crime and Fraud (September 2026, v1)



The campaign published content via social media channels to maximise audience reach. This included a social media video, using similar tactics as the fraudster, along with a case study film and a 'Stop Investment Fraud' info-sheet, which shares the main warning signs for the public to be avoid becoming a victim.

The social media video can be found here, along with the Investment Fraud Case Study.

To date, the campaign has delivered over 4.5 million impressions across Instagram, YouTube and LinkedIn. There was extensive coverage on BBC TV, radio news and social media channels, including BBC 1's Breakfast and Radio 4's Moneybox which featured a live interview with the NECC's Head of High Harms. This mix of media has maximised the reach of the campaign's message to help educate about the warning signs of investment fraud.





Investment Fraud is a high harm fraud for which NECC Fraud has a dedicated strategy and action plan to mitigate the threat from this fraud type. The campaign directly aligns with this plan in preventing and protecting people against becoming victims of investment fraud. To find out more, download the 'Stop Investment Fraud' info-sheet from the NCA website here.

Ask the UKFIU: What Happens After a Defence Request Has Been Refused?

Reporter Engagement Team - UK Financial Intelligence Unit
National Crime Agency

Dear UKFIU,

My DAML request has been refused, and we're unsure what happens next. Can I proceed once the notice period ends? What if law enforcement needs more time to investigate? And does the same apply to DATF requests?



If your request for a defence against money laundering (DAML) under the Proceeds of Crime Act 2002 (POCA) or your request for a defence against terrorist financing (DATF) under the Terrorism Act 2000 (TACT) is refused, you cannot proceed with the activity (prohibited act) your defence request related to. This is because you do not have a defence to the money laundering or terrorist financing offence you are proposing to undertake and risk committing an offence if you proceed with the activity.

If your DAML request is refused, the day you receive the refusal marks the start of a 31-calendar day moratorium period. During this time, law enforcement will work to take positive action against the criminal property.





As with the initial seven working day notice period, you do not have a defence unless and until you receive a granted letter from the UKFIU, or, the moratorium period expires (whichever is earlier). Proceeding before then risks committing an offence.

Law Enforcement can apply to the court to extend the moratorium period. If an extension is sought, you will be notified and may make representations at the court hearing should you wish. If the extension is granted, the refusal remains in place until the Extension Order ends. If an Extension Order is refused, your defence will be granted immediately by the UKFIU.

For DATFs, the position is different. If your DATF request has been refused by the UKFIU, there is no moratorium period and the refusal will continue indefinitely. You do not have a defence unless and until the request is granted by the UKFIU.

Compliance with the notice and moratorium periods is essential to avoid committing an offence and to support law enforcement action. Ensuring your organisation complies with the requirements of the notice and moratorium periods every time means you are playing a key role in protecting the public against serious and organised crime and terrorism. For more details, please refer to UKFIU SARs Best Practice Guidance Chapter 3: Understanding DAMLs and DATF.

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You can download previous copies of the SARs IN ACTION magazine from the National Crime Agency's website www.nca.gov.uk



Episode 30 & 31

AVAILABLE HERE

THE UKFIU PODCAST

Educational podcast series discussing areas of interest related to the SARs regime and economic crime.

Our podcasts can be found on Spotify, Audible, Amazon Music and most streaming sites.

Updates can also be found on our LinkedIn page and on X at NCA_UKFIU.