

MALTA AML/CFT UPDATES: LEGAL NOTICES 82 AND 83 OF 2026

RECENT AMENDMENTS TO MALTA'S AML/CFT FRAMEWORK INTRODUCE IMPORTANT CHANGES FOR REGULATED ENTITIES, INCLUDING A MORE FORMALISED APPROACH TO SETTLEMENT AGREEMENTS AND ENHANCED INFORMATION-SHARING UNDER THE CENTRALISED BANK ACCOUNT REGIME (CBAR).

Malta has introduced further updates to its AML/CFT framework through Legal Notice 82 of 2026, which amends the Prevention of Money Laundering and Funding of Terrorism Regulations (PMLFTR), and Legal Notice 83 of 2026, which amends the Centralised Bank Account Register (CBAR) Regulations. Together, these changes point to a continued focus on remediation, transparency and effective supervisory cooperation. In this memo, we address key developments introduced by the legal notices and consider what they may mean for firms' governance, remediation and ongoing compliance obligations.

KEY DEVELOPMENTS AND CONSIDERATIONS

A key development introduced by the amendments is the formalisation of settlement agreements. Under the revised framework, the FIAU may enter into settlement agreements with subject persons in relation to administrative penalties, provided specific conditions are met. These may include accepting the FIAU's findings, committing to remedial action and waiving the right to appeal. The change supports a more remediation-focused approach, encouraging firms to address deficiencies promptly and demonstrate meaningful improvements to their AML/CFT control environment.

The amendments also reinforce the importance of ongoing compliance effectiveness. Supervisory focus is not limited to whether policies and procedures exist, but whether firms can show that their controls operate effectively in practice. For boards, MLROs, compliance officers, fund administrators, corporate service providers and other regulated entities, this places continued emphasis on robust governance, customer due diligence, beneficial ownership identification, documented risk-based decisions and timely remediation of identified weaknesses.

Legal Notice 83 also expands aspects of the information-sharing framework within the CBAR regime, enabling competent authorities to respond to justified requests from certain foreign and supranational bodies, subject to applicable confidentiality and data protection safeguards. This supports closer cross-border cooperation in the prevention, detection and investigation of money laundering and terrorist financing.

As Malta continues to align with evolving European AML/CFT requirements, including the wider EU AML package, organisations should use these developments as a prompt to reassess their compliance frameworks, strengthen internal controls and ensure that governance arrangements remain proportionate, well documented and effective.

HOW WE CAN HELP

Our Malta team works with clients to help them understand regulatory developments, assess the effectiveness of their AML/CFT frameworks and strengthen governance and control arrangements. We support practical, risk-based compliance solutions designed to meet regulatory expectations while remaining aligned with each organisation's operating model and long-term objectives. For more information, please reach out to Keith Zammit, Director, at kzammit@tridenttrust.com.

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