

Version  
as at 1 June 2025



# Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Regulations 2011

(SR 2011/222)

Anand Satyanand, Governor-General

## Order in Council

At Wellington this 27th day of June 2011

Present:

His Excellency the Governor-General in Council

Pursuant to sections 5, 153, and 154 of the Anti-Money Laundering and Countering Financing of Terrorism Act 2009, His Excellency the Governor-General makes the following regulations, acting—

- (a) on the advice and with the consent of the Executive Council; and
- (b) in relation to regulations made under section 154 of that Act, on the recommendation of the Minister (as defined by section 5 of that Act) made in accordance with section 154(2) and (3) of that Act.

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### Note

The Parliamentary Counsel Office has made editorial and format changes to this version using the powers under subpart 2 of Part 3 of the Legislation Act 2019.

Note 4 at the end of this version provides a list of the amendments included in it.

**These regulations are administered by the Ministry of Justice.**

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## Regulations

### 1 Title

These regulations are the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Regulations 2011.

### 2 Commencement

- (1) These regulations come into force on 28 July 2011.
- (2) However, regulations 11 to 24 (as replaced by the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2016 on 27 July 2016) come into force on 27 July 2016.

Regulation 2(2): inserted, on 27 July 2016, by regulation 4 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2016 (LI 2016/132).

### 3 Expiry

*[Revoked]*

Regulation 3: revoked, on 9 July 2021, by regulation 4 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2021 (LI 2021/145).

### 4 Interpretation

In these regulations, unless the context otherwise requires,—

**Act** means the Anti-Money Laundering and Countering Financing of Terrorism Act 2009

**Entain New Zealand Limited** means the company that has entered into a partnering arrangement with TAB NZ in accordance with section 54(4) of the Racing Industry Act 2020

**financial activity** means any financial activity referred to in paragraph (a)(i) to (xiii) of the definition of financial institution in section 5(1) of the Act

**real estate agency work** has the same meaning as in section 4(1) of the Real Estate Agents Act 2008

**relevant service** means,—

- (a) in relation to a financial institution, services provided by the financial institution in the course of carrying out a financial activity; and

- (b) in relation to a reporting entity that is not a financial institution, services provided by the reporting entity in the course of carrying out an activity (including, to avoid doubt, a financial activity) that attracts any obligations under the Act or the regulations

**trust account** means an account or other arrangement for the purpose of holding funds that belong to more than 1 client of a reporting entity

**virtual asset**—

- (a) means a digital representation of value that can be—
- (i) digitally traded or transferred; or
  - (ii) used for payment or investment purposes; but
- (b) does not include—
- (i) a digital representation of a fiat currency; or
  - (ii) a financial product within the meaning of section 7 of the Financial Markets Conduct Act 2013.

Regulation 4 **Entain New Zealand Limited**: inserted, on 31 July 2023, by regulation 4 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

Regulation 4 **financial activity**: amended, on 18 January 2018, by regulation 5 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2017 (LI 2017/305).

Regulation 4 **real estate agency work**: inserted, on 31 July 2023, by regulation 4 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

Regulation 4 **trust account**: inserted, on 31 July 2023, by regulation 4 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

Regulation 4 **virtual asset**: inserted, on 31 July 2023, by regulation 4 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

### *Definition of beneficial owner*

#### **5 Prescribed threshold**

For the purposes of paragraph (b) of the definition of beneficial owner in section 5(1) of the Act, the prescribed threshold is more than 25%.

Regulation 5: amended, on 18 January 2018, by regulation 6 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2017 (LI 2017/305).

Regulation 5: amended, on 30 June 2013, by regulation 4 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2013 (SR 2013/230).

#### **5AA Inclusion: individual with ultimate ownership or control of customer or person**

For the purposes of the definition of beneficial owner in section 5(1) of the Act, **beneficial owner**—

- (a) includes a person with ultimate ownership or control of the customer, whether directly or indirectly;
- (b) includes a person on whose behalf the transaction is conducted that is a customer of a customer, but only if the person meets the requirement set out in paragraph (a).

Regulation 5AA: inserted, on 31 July 2023, by regulation 5 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

#### *Applicable threshold value for wire transfer*

Heading: inserted, on 30 June 2013, by regulation 5 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2013 (SR 2013/230).

### **5A Applicable threshold value for wire transfer is \$1,000**

For the purposes of section 27(1) of the Act, the applicable threshold value of a wire transfer is \$1,000.

Regulation 5A: inserted, on 30 June 2013, by regulation 5 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2013 (SR 2013/230).

#### *Applicable threshold value for high-value dealers*

Heading: inserted, on 1 August 2019, by regulation 4 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2019 (LI 2019/143).

### **5AB Applicable threshold value for high-value dealers is \$10,000**

For the purposes of the definition of high-value dealer in section 5(1) of the Act, the applicable threshold value is \$10,000.

Regulation 5AB: inserted, on 1 August 2019, by regulation 4 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2019 (LI 2019/143).

#### *Applicable threshold value for certain cash transactions*

Heading: inserted, on 11 May 2023, by regulation 4 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2023 (SL 2023/50).

### **5AC Applicable threshold value for certain cash transactions is \$10,000**

For the purposes of section 67A of the Act, the applicable threshold value is \$10,000.

Regulation 5AC: inserted, on 11 May 2023, by regulation 4 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2023 (SL 2023/50).

#### *Definition of customer*

Heading: inserted, on 1 January 2019, by regulation 4 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2018 (LI 2018/125).

### **5B Definition of customer: real estate agents**

- (1) For the purposes of paragraphs (b)(iv) and (c) of the definition of customer in section 5(1) of the Act, **customer**, in relation to a real estate agent,—

- (a) means a client of that real estate agent; and
  - (b) excludes any party to a real estate transaction on whose behalf the real estate agent is not carrying out real estate agency work; but
  - (c) despite paragraph (b), includes a person who conducts an occasional transaction with a real estate agent.
- (2) In subclause (1), **client** has the meaning given in section 4(1) of the Real Estate Agents Act 2008.

Regulation 5B: replaced, on 31 July 2023, by regulation 6 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

**5C Definition of customer: liquidators**

- (1) For the purposes of paragraph (b)(iv) of the definition of customer in section 5(1) of the Act, **customer**, in relation to a liquidator appointed under section 241(2) of the Companies Act 1993, means the company in liquidation.
- (2) For the purposes of paragraph (b)(iv) of the definition of customer in section 5(1) of the Act, **customer**, in relation to a liquidator appointed under section 88 or 89 of the Limited Partnerships Act 2008, means the limited partnership in liquidation.

Regulation 5C: inserted, on 31 July 2023, by regulation 6 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

**5D Definition of customer: executors or administrators of estates**

For the purposes of paragraph (b)(iv) of the definition of customer in section 5(1) of the Act, **customer**, in relation to the provision of relevant services to an executor or administrator of an estate, means that executor or administrator.

Regulation 5D: inserted, on 31 July 2023, by regulation 6 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

**5E Definition of customer: facility provided by reporting entity to trust**

For the purposes of paragraphs (b)(iv) and (c) of the definition of customer in section 5(1) of the Act, **customer**, in relation to a facility provided by a reporting entity to a trust,—

- (a) means the trust:
- (b) excludes trustees of the trust.

Regulation 5E: inserted, on 31 July 2023, by regulation 6 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

**5F Definition of customer: designated non-financial business or profession acting as formation agent of legal persons or legal arrangement**

- (1) This regulation applies in respect of an occasional activity as described in paragraph (a) of the definition of occasional activity in section 5(1) of the Act.
- (2) For the purposes of paragraph (b)(iv) of the definition of customer in section 5(1) of the Act, **customer**, in relation to a designated non-financial business

or profession that is instructed to form a legal person or a legal arrangement, means the person who instructs the designated non-financial business or profession to form the legal person or legal arrangement.

- (3) The designated non-financial business or profession must also comply with section 16(1)(b) of the Act in relation to the legal person or legal arrangement that is being formed.

Regulation 5F: inserted, on 31 July 2023, by regulation 6 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

**5G Definition of customer: designated non-financial business or profession acting as nominee director, nominee shareholder, or trustee of legal person or legal arrangement**

For the purposes of paragraph (b)(iv) of the definition of customer in section 5(1) of the Act, **customer**, in relation to a designated non-financial business or profession that acts, or arranges for a person to act, as a nominee director or nominee shareholder or trustee of a legal person or legal arrangement, means that legal person or legal arrangement.

Regulation 5G: inserted, on 31 July 2023, by regulation 6 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

*Definition of designated business group*

**6 Prescribed election process**

- (1) For the purposes of paragraph (b) of the definition of designated business group in section 5(1) of the Act, an election is made in accordance with these regulations if it is made in writing in the form issued by, and provided to, the AML/CFT supervisor, which must contain the following information:
- (a) the name of each entity electing to join the designated business group:
  - (b) the name and contact details of a contact person for the designated business group:
  - (c) the name and contact details of each entity's intended AML/CFT compliance officer:
  - (d) sufficient information to determine that each entity is eligible:
  - (e) the date that the election will take effect (if more than 30 days from submission of an application containing the information in paragraphs (a) to (d)).
- (2) An election comes into force on the latest of the following:
- (a) the expiry of the initial 30-day period if the AML/CFT supervisor—
    - (i) has not requested further information during that period; and
    - (ii) has not declined formation of the designated business group during that period:

- (b) if the AML/CFT supervisor has requested further information during the initial 30-day period, the expiry of any second or subsequent 30-day period during which the AML/CFT supervisor—
  - (i) has not indicated that the entity is ineligible or that its eligibility cannot be determined; and
  - (ii) has not declined formation of the designated business group:
- (c) the date stated in the form.
- (3) In this regulation,—

**initial 30-day period** means the period of 30 days that commences on the day after receipt of the approved form by the AML/CFT supervisor

**second or subsequent 30-day period** means a period of 30 days that commences on the day after receipt of any further information requested by the AML/CFT supervisor.

Regulation 6(1): amended, on 18 January 2018, by regulation 7 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2017 (LI 2017/305).

Regulation 6(2)(a): replaced, on 1 June 2024, by regulation 16 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

Regulation 6(2)(b): replaced, on 1 June 2024, by regulation 16 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

## 7 Prescribed member: certain money transfer service agents and sub-agents

- (1) Reporting entities are entities, for the purposes of paragraph (d)(xiii) of the definition of designated business group in section 5 of the Act, if—
  - (a) the entities are each money transfer agents or sub-agents; and
  - (b) each entity is related to every other entity in the designated business group or proposed designated business group in either of the following ways:
    - (i) one of those entities is a money transfer agent and the other entities are the sub-agents of that agent:
    - (ii) those entities are each sub-agents of the same money transfer agent.

### (2) *[Revoked]*

Regulation 7(1): amended, on 18 January 2018, by regulation 8(1) of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2017 (LI 2017/305).

Regulation 7(2): revoked, on 18 January 2018, by regulation 8(2) of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2017 (LI 2017/305).

## 7A Prescribed member: limited partnerships

- (1) A related limited partnership is an entity for the purposes of paragraph (d)(xiii) of the definition of designated business group in section 5(1) of the Act.

- (2) For the purposes of this regulation, **limited partnership** has the meaning set out in section 6 of the Limited Partnerships Act 2008.

Regulation 7A: inserted, on 9 July 2021, by regulation 6 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2021 (LI 2021/145).

## 8 Prescribed member: overseas companies, etc

*[Revoked]*

Regulation 8: revoked, on 1 August 2019, by section 69(2) of the Anti-Money Laundering and Countering Financing of Terrorism Amendment Act 2017 (2017 No 35).

## 9 Prescribed condition of membership of designated business group

*[Revoked]*

Regulation 9: revoked, on 1 August 2019, by section 69(2) of the Anti-Money Laundering and Countering Financing of Terrorism Amendment Act 2017 (2017 No 35).

### *Definition of financial institution*

Heading: inserted, on 31 July 2023, by regulation 7 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

## 10AAA Inclusion: person who keeps or administers virtual assets

- (1) This regulation applies to a person who, in the ordinary course of business, provides safekeeping or administration of virtual assets on behalf of any person.
- (2) A person to whom this regulation applies is declared to be a financial institution for the purposes of the Act.

Regulation 10AAA: inserted, on 31 July 2023, by regulation 7 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

## 10AAAB Exclusion: non-finance businesses that transfer money to facilitate purchase of goods or services

- (1) A person is declared not to be a financial institution for the purposes of the Act by reason only that, in the ordinary course of a non-finance business, the person transfers money on behalf of a customer to facilitate the purchase of goods or services by the customer.
- (2) In this regulation, **non-finance business** means a person whose only or principal business is the provision of goods or services that are not relevant services.

Regulation 10AAAB: inserted, on 31 July 2023, by regulation 7 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

### *Definition of legal arrangement*

Heading: inserted, on 31 July 2023, by regulation 7 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

#### **10AAAC Prescribed legal arrangements**

For the purposes of paragraph (d) of the definition of legal arrangement in section 5(1) of the Act, the following are prescribed as **legal arrangements** for the purposes of the Act:

- (a) an unincorporated society;
- (b) a fiducie, a treuhand, or a fideicomiso.

Regulation 10AAAC: inserted, on 31 July 2023, by regulation 7 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

### *Definition of occasional transaction*

#### **10 Applicable threshold value**

- (1) For the purposes of paragraph (a) of the definition of occasional transaction in section 5(1) of the Act, the applicable threshold value is \$10,000.
- (2) To avoid doubt, subclause (1) does not apply to a transaction or class of transactions declared by regulations to be an occasional transaction for the purposes of the Act.

Regulation 10(1): replaced, on 18 January 2018, by regulation 11 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2017 (LI 2017/305).

#### **11 Inclusion: cash transaction in casino: \$6,000 or more**

- (1) This regulation applies to every cash transaction that—
  - (a) occurs outside of a business relationship in a casino; and
  - (b) is for an amount of \$6,000 or more (whether the transaction is carried out in a single operation or several operations that appear to be linked).
- (2) Every cash transaction to which this regulation applies is declared to be an occasional transaction for the purposes of the Act.

Regulation 11: replaced, on 27 July 2016, by regulation 6 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2016 (LI 2016/132).

#### **12 Inclusion: travellers cheques: \$5,000 or more**

- (1) This regulation applies to every transaction that—
  - (a) occurs outside of a business relationship; and
  - (b) involves travellers cheques; and
  - (c) is for an amount of \$5,000 or more (whether the transaction is carried out in a single operation or several operations that appear to be linked).

- (2) Every transaction to which this regulation applies is declared to be an occasional transaction for the purposes of the Act.

Regulation 12: replaced, on 27 July 2016, by regulation 6 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2016 (LI 2016/132).

### **13 Inclusion: money orders or postal orders: \$1,000 or more**

- (1) This regulation applies to every transaction that—
- (a) occurs outside of a business relationship; and
  - (b) involves a money order or postal order; and
  - (c) is for an amount of \$1,000 or more (whether the transaction is carried out in a single operation or several operations that appear to be linked).
- (2) Every cash transaction to which this regulation applies is declared to be an occasional transaction for the purposes of the Act.

Regulation 13: replaced, on 27 July 2016, by regulation 6 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2016 (LI 2016/132).

### **13A Inclusion: wire transfers: \$1,000 or more**

- (1) This regulation applies to every transaction—
- (a) that is a wire transfer; and
  - (b) that involves an amount of \$1,000 or more (whether the transaction is carried out in a single operation or several operations that appear to be linked); and
  - (c) that—
    - (i) is carried out by a financial institution that is an ordering institution and occurs outside of a business relationship with the originator; or
    - (ii) involves the receipt of funds by a financial institution that is a beneficiary institution and occurs outside of a business relationship with the beneficiary.
- (2) Every transaction to which this regulation applies is declared to be an occasional transaction for the purposes of the Act.

Regulation 13A: replaced, on 31 July 2023, by regulation 8 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

### **13B Inclusion: wire transfers of \$1,000 or more made by designated non-financial business or profession through another reporting entity**

- (1) This regulation applies to every transaction that—
- (a) is a wire transfer made by a designated non-financial business or profession from its trust account on behalf of a person through another reporting entity; and

- (b) involves an amount of \$1,000 or more (whether the transaction is carried out in a single operation or several operations that appear to be linked); and
  - (c) occurs outside of a business relationship with the person instructing the designated non-financial business or profession to make the wire transfer.
- (2) Every transaction to which this regulation applies is declared to be an occasional transaction for the purposes of the Act.

Regulation 13B: inserted, on 31 July 2023, by regulation 8 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

#### **14 Inclusion: currency exchange transactions: \$1,000 or more**

- (1) This regulation applies to every transaction that—
- (a) occurs outside of a business relationship; and
  - (b) involves currency exchange; and
  - (c) is for an amount of \$1,000 or more (whether the transaction is carried out in a single operation or several operations that appear to be linked).
- (2) Every transaction to which this regulation applies is declared to be an occasional transaction for the purposes of the Act.

Regulation 14: replaced, on 27 July 2016, by regulation 6 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2016 (LI 2016/132).

#### **15 Inclusion: transactions involving certain stored value instruments**

- (1) This regulation applies to every transaction (whether the transaction is carried out in a single operation or several operations that appear to be linked) that occurs outside of a business relationship and that involves the issuing or provision of a stored value instrument that—
- (a) has a maximum possible value at any one time of,—
    - (i) if the stored value instrument is redeemable for cash, \$1,000 or more;
    - (ii) if the stored value instrument is not redeemable for cash, \$5,000 or more; or
    - (iii) despite subparagraphs (i) and (ii), if the stored value instrument is a voucher issued by TAB NZ, \$10,000 or more; or
  - (b) is capable of being reloaded with \$10,000 or more in any consecutive 12-month period; or
  - (c) is capable of being reloaded directly through transfer from an account held at a financial institution that is—
    - (i) unregulated for AML/CFT purposes; or
    - (ii) located in a country with insufficient money laundering and countering financing of terrorism systems and measures.

- (1A) Where the transaction under subclause (1) involves several operations that appear to be linked, the maximum possible value thresholds in subclauses (1)(a) and (b) apply to the combined total maximum value of all of the stored value instruments issued that are of the same kind (for example, all of the instruments are redeemable for cash or all of the instruments are not redeemable for cash).
- (1B) This regulation applies to a relevant service in respect of a stored value instrument to which subclause (1A) applies that is issued or provided to a customer in which each stored value instrument appears to be for a different final recipient.
- (2) This regulation does not apply to a stored value instrument that—
- (a) is issued or provided by a casino solely for 1 or more of the following purposes:
    - (i) to facilitate gambling in the casino;
    - (ii) to redeem winnings from gambling in the casino;
    - (iii) to redeem unused credit provided by the casino; and
  - (b) has a maximum potential value at any one time of less than \$6,000.
- (3) Every transaction to which this regulation applies is declared to be an occasional transaction for the purposes of the Act.
- (4) For the purposes of this regulation,—
- debit card** means an instrument that can be used to withdraw cash or make payments by debiting an account held at a financial institution that is not a non-finance business
- gift facility** has the same meaning as in regulation 9(2) of the Financial Service Providers (Exemptions) Regulations 2010
- non-finance business** means a person whose only or principal business is the provision of goods or services that are not relevant services
- stored value instrument**—
- (a) means an instrument (whether tangible or intangible), including a gift facility or voucher, that is capable of storing monetary value in a form that is not physical currency or giving access to monetary value stored in a form that is not physical currency, regardless of whether the instrument is reloadable or able to be redeemed for cash; and
  - (b) includes—
    - (i) a portable instrument (whether tangible or intangible) whose value, or associated value, is transferable to a third party or able to be remitted; and
    - (ii) any account or other arrangement associated with the value stored on the instrument; but

- (c) does not include—
  - (i) a credit card or a debit card; or
  - (ii) an instrument that stores a virtual asset.

**voucher** includes any document or other instrument issued by TAB NZ that has a monetary value and can be used to facilitate or carry out a transaction (for example to place a bet) irrespective of whether—

- (a) it can be redeemed for cash;
- (b) it can be split or consolidated for use in 2 or more transactions.

Regulation 15: replaced, on 27 July 2016, by regulation 6 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2016 (LI 2016/132).

Regulation 15(1): amended, on 9 July 2021, by regulation 8(1) of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2021 (LI 2021/145).

Regulation 15(1)(a)(iii): inserted, on 1 August 2019, by regulation 4(1) of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2018 (LI 2018/199).

Regulation 15(1)(a)(iii): amended, on 1 August 2020, by section 129 of the Racing Industry Act 2020 (2020 No 28).

Regulation 15(1A): inserted, on 9 July 2021, by regulation 8(2) of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2021 (LI 2021/145).

Regulation 15(1B): inserted, on 31 July 2023, by regulation 9(1) of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

Regulation 15(4) **debit card**: amended, on 9 July 2021, by regulation 8(3) of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2021 (LI 2021/145).

Regulation 15(4) **non-finance business**: inserted, on 9 July 2021, by regulation 8(4) of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2021 (LI 2021/145).

Regulation 15(4) **stored value instrument**: replaced, on 31 July 2023, by regulation 9(2) of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

Regulation 15(4) **voucher**: inserted, on 1 August 2019, by regulation 4(3) of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2018 (LI 2018/199).

Regulation 15(4) **voucher**: amended, on 1 August 2020, by section 129 of the Racing Industry Act 2020 (2020 No 28).

### 15AA Inclusion: virtual asset transaction: \$1,000 or more

- (1) This regulation applies to a transaction that—
  - (a) is a virtual asset transaction or a virtual asset-to-virtual asset transaction; and
  - (b) is for an amount of \$1,000 or more (whether the transaction is carried out in a single operation or several operations that appear to be linked); and
  - (c) occurs outside of a business relationship.

- (2) Every transaction to which this regulation applies is declared to be an occasional transaction for the purposes of the Act.

Regulation 15AA: inserted, on 1 June 2024, by regulation 17 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

*Definitions of ordering institution, beneficiary institution, and intermediary institution*

Heading: inserted, on 31 July 2023, by regulation 10 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

**15A Exclusion: designated non-financial business or profession making or receiving wire transfers**

- (1) This regulation applies to a designated non-financial business or profession that—
- (a) makes a wire transfer from its trust account held with another reporting entity on behalf of a customer; or
  - (b) receives a wire transfer into its trust account held with another reporting entity on behalf of a customer.
- (2) A designated non-financial business or profession to which this regulation applies is declared not to be any of the following for the purposes of the Act:
- (a) an ordering institution:
  - (b) a beneficiary institution:
  - (c) an intermediary institution.

Regulation 15A: inserted, on 31 July 2023, by regulation 10 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

*Definition of reporting entity*

Heading: replaced, on 27 July 2016, by regulation 6 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2016 (LI 2016/132).

**16 Inclusion: certain financial advice providers**

- (1) This regulation applies to a financial advice provider so far as that provider arranges for a reporting entity to provide a relevant service in respect of a relevant product to a customer or an intended customer of the reporting entity.
- (2) A financial advice provider to whom this regulation applies is declared to be a reporting entity for the purposes of the Act.
- (3) An individual (**person A**) to whom this regulation applies is deemed to have complied with the Act and any regulations if—
- (a) the obligations that apply to person A under the Act and any regulations are discharged by another reporting entity (**person B**); and

- (b) person A is a partner, director, employee, agent, or other person acting in the course of, and for the purposes of, person B's business.
- (4) In this regulation,—
  - (a) **bank notice product, bonus bond, call building society share, call credit union share, call debt security, co-operative share, credit union fixed term deposit product, credit union savings account product, fixed term redeemable building society share, PIE call fund unit, and PIE term fund unit** have the same meanings as in regulation 5(1) of the Financial Markets Conduct Regulations 2014:
  - (b) **DIMS facility, financial advice provider, financial product, and investment authority** have the same meanings as in section 6(1) of the Financial Markets Conduct Act 2013:
  - (c) **investment-linked contract of insurance** means any contract of insurance other than—
    - (i) a pure risk contract of insurance (within the meaning of section 9(3) of the Financial Markets Conduct Act 2013); or
    - (ii) a life insurance policy (within the meaning of section 2(1) of the Securities Act 1978) issued before 1 January 2009.
- (5) In this regulation, **relevant product**—
  - (a) means—
    - (i) a financial product (other than a product referred to in paragraph (b)); or
    - (ii) a DIMS facility (other than a facility referred to in paragraph (b)(xiii)); or
    - (iii) an investment-linked contract of insurance; or
    - (iv) a renewal or variation of the terms or conditions of an existing product referred to in any of subparagraphs (i) to (iii); but
  - (b) does not include any of the following products:
    - (i) a bank notice product:
    - (ii) a bonus bond:
    - (iii) a call building society share:
    - (iv) a call credit union share:
    - (v) a call debt security:
    - (vi) a co-operative share:
    - (vii) a credit union fixed term deposit product:
    - (viii) a credit union savings account product:
    - (ix) a fixed term deposit product issued by a registered bank:
    - (x) a fixed term redeemable building society share:

- (xi) a PIE call fund unit:
- (xii) a PIE term fund unit:
- (xiii) a DIMS facility, if the investment authority covers only 1 or more products referred to in any of subparagraphs (i) to (xii):
- (xiv) a renewal or variation of the terms or conditions of an existing product referred to in any of subparagraphs (i) to (xiii).

Regulation 16: replaced, on 27 July 2016, by regulation 6 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2016 (LI 2016/132).

Regulation 16 heading: amended, on 15 March 2021, by regulation 4(1) of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2020 (LI 2020/311).

Regulation 16(1): replaced, on 15 March 2021, by regulation 4(2) of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2020 (LI 2020/311).

Regulation 16(2): amended, on 31 July 2023, by regulation 11 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

Regulation 16(2): amended, on 15 March 2021, by regulation 4(3) of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2020 (LI 2020/311).

Regulation 16(4): replaced, on 15 March 2021, by regulation 4(4) of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2020 (LI 2020/311).

Regulation 16(5): inserted, on 15 March 2021, by regulation 4(4) of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2020 (LI 2020/311).

## **17 Inclusion: trust and company service providers**

*[Revoked]*

Regulation 17: revoked, on 1 July 2018, by regulation 12 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2017 (LI 2017/305).

## **17A Inclusion: Entain New Zealand Limited**

Entain New Zealand Limited is declared to be a reporting entity for the purposes of the Act to the extent that it—

- (a) conducts betting under the Racing Industry Act 2020:
- (b) operates accounts or provides vouchers.

Regulation 17A: inserted, on 31 July 2023, by regulation 12 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

## **18 Exclusion: reporting entities whose every relevant service is exempt from Act**

- (1) This regulation applies to a person who, but for this regulation, would be a reporting entity (whether because the person is a financial institution or otherwise) but who only performs relevant services that are exempt from all provisions of the Act.
- (2) A person to whom this regulation applies is declared not to be a reporting entity for the purposes of the Act.

Regulation 18: replaced, on 27 July 2016, by regulation 6 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2016 (LI 2016/132).

**18A Exclusion: non-finance businesses that transfer money to facilitate purchase of goods or services**

*[Revoked]*

Regulation 18A: revoked, on 31 July 2023, by regulation 13 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

**18B Exclusion: agent of money or value transfer service carrying out certain activities**

- (1) This regulation applies to an agent of an operator of a money or value transfer service that is, in the ordinary course of business, carrying out training, monitoring, or other assurance activities in relation to a sub-agent of the operator.
- (2) A person to whom this regulation applies is declared not to be a reporting entity for the purposes of the Act while they are carrying out training, monitoring, or other assurance activities in relation to the sub-agent of the operator.

Regulation 18B: inserted, on 31 July 2023, by regulation 14 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

**19 Exclusion: accommodation provider that provides registered guest with safety deposit box**

- (1) If the condition in subclause (2) is satisfied, it is declared that a person is not a reporting entity, for the purposes of the Act, by reason only that, in the ordinary course of the person's business as a provider of accommodation, the person provides his or her registered guests with a safety deposit box or safety deposit boxes.
- (2) The condition is that the safety deposit box is—
  - (a) located in the room of the registered guest and is controlled by the registered guest; or
  - (b) located outside the room of the registered guest but within the place of the traveller accommodation, is controlled by the provider of the traveller accommodation, and holds funds of registered guests.
- (3) In this regulation, **registered guest** means a guest whose name and contact details have been recorded by the provider of the accommodation.

Regulation 19: replaced, on 27 July 2016, by regulation 6 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2016 (LI 2016/132).

**20 Exclusion: lawyers, etc**

*[Revoked]*

Regulation 20: revoked, on 9 July 2021, by regulation 9 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2021 (LI 2021/145).

**21 Exclusion: pawnbrokers**

- (1) It is declared that a person is not a reporting entity, for the purposes of the Act, by reason only that the person carries out a relevant service in the ordinary course of the person's business as a pawnbroker within the meaning of section 4 of the Secondhand Dealers and Pawnbrokers Act 2004.
- (2) However, a pawnbroker that is a high-value dealer (as defined in section 5(1) of the Act) is declared to be a reporting entity for the purposes of the Act.

Regulation 21: replaced, on 27 July 2016, by regulation 6 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2016 (LI 2016/132).

Regulation 21(2): inserted, on 1 June 2024, by regulation 18 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

**21A Exclusion: providers of Internet auctions**

*[Revoked]*

Regulation 21A: revoked, on 1 June 2025, by regulation 21 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

**21AB Exclusion: certain registered auctioneers**

- (1) A person who is a registered auctioneer is declared not to be a reporting entity for the purposes of the Act.
- (2) However, the declaration does not apply to a registered auctioneer who—
  - (a) provides real estate agency work referred to in paragraph (a) of the definition of designated non-financial business or profession in section 5(1) of the Act; or
  - (b) carries out the activities referred in paragraph (a) of the definition of high-value dealer in section 5(1) of the Act; or
  - (c) is a reporting entity under the Act for a reason other than being a registered auctioneer.
- (3) A registered auctioneer that is a reporting entity by reason only that the registered auctioneer has reporting obligations for the activities specified in subclause (2) has reporting obligations only in respect of those activities.
- (4) In this regulation, **registered auctioneer** has the same meaning as in section 4(1) of the Auctioneers Act 2013.

Regulation 21AB: inserted, on 1 August 2019, by regulation 5 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2019 (LI 2019/143).

**21B Exclusion: property management activities**

- (1) For the purposes of the definition of designated non-financial business or profession in section 5(1) of the Act (and the associated definition of reporting entity), a person who carries out any property management activity is not managing client funds, accounts, securities, or other assets.

- (2) In this regulation, **property management activity**—
- (a) means—
    - (i) acting, or offering to act, for reward in respect of the negotiation, grant, approval, or assignment of tenancies in relation to residential premises (within the meaning of section 2(1) of the Residential Tenancies Act 1986), irrespective of whether that activity is carried on by itself or in conjunction with other businesses; and
    - (ii) in relation to any real property (whether residential premises, commercial premises, or other real property),—
      - (A) collecting or offering to collect money payable for the use, maintenance, repair, improvement, or oversight of any property; and
      - (B) holding or disbursing money received for the use, maintenance, repair, improvement, or oversight of any property; and
      - (C) holding or disbursing money received for the advertising of, or negotiating the use of, any property; and
  - (b) includes advertising or negotiating, or any other act done directly or indirectly for the purpose of carrying out any activities referred to in paragraph (a); but
  - (c) despite paragraphs (a)(ii) and (b), does not include—
    - (i) acting, or offering to act, for reward in respect of the negotiation, grant approval, or assignment of a tenancy agreement for commercial premises (whether described as a lease, tenancy agreement, right to occupy, or otherwise) in relation to commercial premises (within the meaning of section 2(1) of the Residential Tenancies Act 1986); or
    - (ii) real estate agency work (within the meaning of section 4(1) of the Real Estate Agents Act 2008).

Regulation 21B: inserted, on 1 January 2019, by regulation 6 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2018 (LI 2018/125).

Regulation 21B heading: amended, on 9 July 2021, by regulation 10(1) of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2021 (LI 2021/145).

Regulation 21B(1): replaced, on 9 July 2021, by regulation 10(2) of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2021 (LI 2021/145).

## **22 Exclusion: financial institutions that are in liquidation, etc**

- (1) This regulation applies to a financial institution that is—
- (a) in liquidation under Part 16 of the Companies Act 1993 or under any other enactment; or

- (b) in receivership, where no debt securities are being offered or issued to the public by, or on behalf of, the financial institution; or
  - (c) subject to a moratorium that prevents the financial institution from offering or issuing debt securities to the public.
- (2) A financial institution to which this regulation applies is declared not to be a reporting entity for the purposes of the Act.

Regulation 22: replaced, on 27 July 2016, by regulation 6 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2016 (LI 2016/132).

### **23 Exclusion: public service agencies**

Every public service agency as defined in section 5 of the Public Service Act 2020 is declared not to be a reporting entity for the purposes of the Act.

Regulation 23: replaced, on 7 August 2020, by section 135 of the Public Service Act 2020 (2020 No 40).

### **24 Exclusion: Reserve Bank of New Zealand**

The Reserve Bank of New Zealand is declared not to be a reporting entity for the purposes of the Act.

Regulation 24: replaced, on 27 July 2016, by regulation 6 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2016 (LI 2016/132).

#### *Definition of transaction*

Heading: inserted, on 1 June 2024, by regulation 19 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

### **24AA Inclusion: virtual assets**

For the purposes of paragraph (b)(ii) of the definition of transaction in section 5(1) of the Act, the deposit, withdrawal, exchange, or transfer of a virtual asset is declared to be a transaction for the purposes of the Act.

Regulation 24AA: inserted, on 1 June 2024, by regulation 19 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

#### *Definition of trust and company service provider*

Heading: replaced, on 31 July 2023, by regulation 15 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

### **24A Exclusion: trust and company service provider**

- (1) If the circumstances in subclause (2) are satisfied, it is declared that a person is not a trust and company service provider for the purposes of the Act.
- (2) The circumstances are that—
  - (a) the person is a financial institution; and

- (b) the person's only DNFBP activity is managing client funds (other than sums paid as fees for professional services), accounts, securities, or other assets.
- (3) In this regulation, **DNFBP activity** means an activity described in paragraphs (a)(i) to (vi) of the definition of designated non-financial business or profession in section 5(1) of the Act.

Regulation 24A: replaced, on 31 July 2023, by regulation 15 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

#### *Definition of wire transfer*

Heading: inserted, on 1 June 2024, by regulation 20 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

#### **24AB Inclusion: virtual assets**

For the purposes of paragraph (b) of the definition of wire transfer in section 5(1) of the Act, the following transfers are declared to be wire transfers for the purposes of the Act:

- (a) a virtual asset to virtual asset transfer:
- (b) a virtual asset to fiat currency transfer (or vice-versa).

Regulation 24AB: inserted, on 1 June 2024, by regulation 20 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158).

#### *Prescribed enactments*

*[Revoked]*

Heading: revoked, on 9 July 2021, by regulation 12 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2021 (LI 2021/145).

#### **25 Financial Service Providers (Registration and Dispute Resolution) Act 2008 prescribed for certain purposes**

*[Revoked]*

Regulation 25: revoked, on 9 July 2021, by regulation 12 of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2021 (LI 2021/145).

Rebecca Kitteridge,  
Clerk of the Executive Council.

## Notes

### 1 *General*

This is a consolidation of the Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Regulations 2011 that incorporates the amendments made to the legislation so that it shows the law as at its stated date.

### 2 *Legal status*

A consolidation is taken to correctly state, as at its stated date, the law enacted or made by the legislation consolidated and by the amendments. This presumption applies unless the contrary is shown.

Section 78 of the Legislation Act 2019 provides that this consolidation, published as an electronic version, is an official version. A printed version of legislation that is produced directly from this official electronic version is also an official version.

### 3 *Editorial and format changes*

The Parliamentary Counsel Office makes editorial and format changes to consolidations using the powers under subpart 2 of Part 3 of the Legislation Act 2019. See also PCO editorial conventions for consolidations.

### 4 *Amendments incorporated in this consolidation*

Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2023 (SL 2023/158)

Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2023 (SL 2023/50)

Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2021 (LI 2021/145)

Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2020 (LI 2020/311)

Public Service Act 2020 (2020 No 40): section 135

Racing Industry Act 2020 (2020 No 28): section 129

Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2019 (LI 2019/143)

Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations (No 2) 2018 (LI 2018/199) (as amended by Racing Reform Act 2019 (2019 No 32))

Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2018 (LI 2018/125)

Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2017 (LI 2017/305)

Anti-Money Laundering and Countering Financing of Terrorism Amendment Act 2017 (2017 No 35): section 69

Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2016 (LI 2016/132)

Anti-Money Laundering and Countering Financing of Terrorism (Definitions) Amendment Regulations 2013 (SR 2013/230)