

## KEY MESSAGES

Frankfurt am Main, 10 February 2026

# Key Messages for Obligated Entities in the Non-Financial Sector

### **WHY THE NON-FINANCIAL SECTOR MATTERS IN FIGHTING FINANCIAL CRIME:**

Money laundering and terrorist financing can take many forms. Financial institutions are not the only ones exposed to these risks. Criminals also use real estate, high-value goods, professional services, and other sectors to move or hide illegal funds. This is why EU AML/CFT rules apply across both financial and non-financial sectors, creating a more robust system for Europe.

### **THE NEW AML FRAMEWORK IS RISK-BASED AND PROPORTIONATE:**

AMLA strives to develop targeted measures that take into account the specificities of each sector and business model. This means requirements are tailored to your sector and business size so that both obliged entities and their AML/CFT supervisors can limit compliance costs to those necessary to manage risks effectively.

### **INDUSTRY ENGAGEMENT INFORMS POLICYMAKING:**

AMLA actively seeks input and feedback from the non-financial sector through consultations, public hearings, and ongoing dialogue. Your experience helps shape practical, effective rules. Please participate in AMLA's consultations and make your sectoral views heard.

### **GET INFORMED ABOUT YOUR OBLIGATIONS:**

For questions about your specific obligations, please contact your national supervisor. AMLA also provides helpful resources on its website, including an [explainer](#) on what the new rules mean for the non-financial sector. Follow AMLA updates to stay informed.

### **PREPARE FOR 10 JULY 2027:**

New EU-wide AML/CFT rules apply from 10 July 2027 (10 July 2029 for professional football clubs and agents). Start by assessing your systems for customer identification, record-keeping, and internal controls. Your national supervisor can help you understand what's required for your sector.