Financial crime, compliance and sanctions

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- **money laundering** – 洗钱 (xǐqián) – pengubahan wang haram: the concealment of the criminal origin of property so that it appears to be legitimate (Chapter H.III).[1]
- **terrorism financing** – 资助恐怖主义 (zīzhù kǒngbù zhǔyì) – pembiayaan keganasan: the provision or collection of funds for terrorist acts or organisations.
- **proliferation financing** – 资助扩散 (zīzhù kuòsàn) – pembiayaan percambahan: the provision of funds or financial services for the development of weapons of mass destruction (Chapter H.IV).[2]
- **anti-money laundering (AML)** – 反洗钱 (fǎn xǐqián) – pencegahan pengubahan wang haram: the laws, controls and procedures that prevent and detect money laundering (Chapter H.III).
- **customer due diligence (CDD)** – 客户尽职调查 (kèhù jìnzhí diàochá) – usaha wajar pelanggan: the identification and verification of a customer and its beneficial owners and the assessment of the purpose of the relationship (Chapter H.III).[3]

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- **know your customer (KYC)** – 了解你的客户 (liǎojiě nǐ de kèhù) – kenali pelanggan anda: the practice of obtaining and keeping current the information on who a client is and what the client does.
- **enhanced due diligence** – 强化尽职调查 (qiánghuà jìnzhí diàochá) – usaha wajar dipertingkat: additional checks required for higher-risk customers such as politically exposed persons (Chapter H.III).
- **politically exposed person (PEP)** – 政治公众人物 (zhèngzhì gōngzhòng rénwù) – individu berpengaruh politik: a person who holds or has held a prominent public function, together with family members and close associates (Chapter H.III).
- **suspicious transaction report (STR)** – 可疑交易报告 (kěyí jiāoyì bàogào) – laporan transaksi mencurigakan: a report that a person must file with the Suspicious Transaction Reporting Office when property is suspected to be linked to crime (Chapter H.III).
- **proceeds of crime** – 犯罪所得 (fànzuì suǒdé) – hasil jenayah: property derived directly or indirectly from criminal conduct.
- **confiscation** – 没收 (mòshōu) – perlucuthakan: an order of court that deprives an offender of the benefits of crime.
- **forgery** – 伪造 (wěizào) – pemalsuan: the making of a false document or note with the intention that it be used as genuine (Chapter H.II).[4]
- **corruption** – 贪污 (tānwū) – rasuah: the giving or receiving of a gratification as an inducement for acting in relation to one's principal's affairs (Chapter H.V).
- **shell company** – 空壳公司 (kōngké gōngsī) – syarikat cangkerang: a company with no substantial operations, which can be used to hide the owner of assets (Chapter E.VI).
- **nominee** – 代名人 (dàimíng rén) – penama: a person who holds shares or acts as a director in name only on behalf of another.
- **compliance** – 合规 (héguī) – pematuhan: the function within a financial institution that ensures its business meets legal and regulatory requirements.[5]

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- **compliance officer** – 合规官 (héguī guān) – pegawai pematuhan: the employee responsible for monitoring and advising on compliance with laws, regulations and internal rules.
- **supervision** – 监管 (jiānguǎn) – penyeliaan: the ongoing oversight of licensed institutions by the regulator through reporting, inspections and supervisory action.[6]
- **MAS Notice** – 金管局通告 (Jīnguǎnjú tōnggào) – Notis MAS: a legally binding instrument issued by MAS, such as Notice 626 on the prevention of money laundering by banks (Chapter H.III).
- **guidelines** – 指南 (zhǐnán) – garis panduan: non-binding statements by MAS of the standards it expects institutions to meet.
- **licence** – 执照 (zhízhào) – lesen: the permission granted by a regulator to carry on a regulated activity.
- **Financial Action Task Force (FATF)** – 金融行动特别工作组 (Jīnróng Xíngdòng Tèbié Gōngzuò Zǔ) – Pasukan Petugas Tindakan Kewangan: the intergovernmental body that sets the international standards against money laundering and terrorism financing (Chapter H.III).
- **mutual evaluation** – 相互评估 (xiānghù pínggū) – penilaian bersama: the peer review by which the FATF assesses a country's compliance with its standards (Chapter H.III).
- **sanctions** – 制裁 (zhìcái) – sekatan: restrictive measures such as asset freezes and trade bans imposed against states, entities or individuals (Chapter H.IV).
- **targeted financial sanctions** – 定向金融制裁 (dìngxiàng jīnróng zhìcái) – sekatan kewangan bersasar: asset freezes and prohibitions on dealing directed at named persons and entities (Chapter H.IV).
- **secondary sanctions** – 次级制裁 (cìjí zhìcái) – sekatan sekunder: measures by which a state penalises foreign persons for dealing with the target of its own sanctions (Chapter H.IV).
- **export controls** – 出口管制 (chūkǒu guǎnzhì) – kawalan eksport: restrictions on the export of strategic goods and technology (Chapter H.IV).

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- **deferred prosecution agreement (DPA)** – 暂缓起诉协议 (zànhuǎn qǐsù xiéyì) – perjanjian penangguhan pendakwaan: an agreement under which prosecution of a company is suspended on conditions (Chapter H.V).
- **corporate criminal liability** – 法人刑事责任 (fǎrén xíngshì zérèn) – liabiliti jenayah korporat: the liability of a company for offences committed by persons who represent its directing mind (Chapter H.V).[7]
- **mutual legal assistance** – 刑事司法协助 (xíngshì sīfǎ xiézhù) – bantuan bersama dalam perkara jenayah: cooperation between states in gathering evidence and freezing assets for criminal proceedings (Chapter H.V).

Notes

1. PRPM, Istilah Bahasa Melayu, entry "money laundering" (accessed November 2026): "pengubahan wang haram", field criminology, subfield criminal justice. ↩
2. Chinese and Malay forms reflect professional usage. ↩
3. Malay form reflects Malaysian regulatory usage. ↩
4. MAS, Malay visitor brochure (2022), as above, Zone C: "ciri-ciri keselamatan yang mengurangkan risiko pemalsuan", in the sense of counterfeiting notes. ↩
5. MAS, Malay visitor brochure (2022), as above, Zone C: "penyeliaan dan pematuhan peraturan". ↩
6. MAS, Malay visitor brochure (2022), as above, Zone C: "peraturan dan penyeliaan MAS". ↩
7. Chinese and Malay forms reflect academic usage. ↩

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