AML/CFT/CPF DATA & COMPLIANCE REPORT (DCR) 2026

1 WHAT IS DCR?

- DCR comprises questions to assess and gain understanding of:
  (i) how Reporting Institutions (RIs) have complied with Anti-Money Laundering, Countering Financing of Terrorism, Countering Proliferation Financing, and Targeted Financial Sanctions (AML/CFT/CPF and TFS) requirements; and
  (ii) the level of exposure faced by RIs to money laundering, terrorism financing, and proliferation financing (ML/TF/PF) risks.
- DCR is issued pursuant to section 8(3)(a), 16(6) and section 25(2) of the AMLA 2001 read together with section 143(2) of the FSA 2013 and section 155(2) of the IFSA 2013. Enforcement action can be taken against non-submission of the DCR.
- Upon DCR submission, a report card will be issued highlighting identified gaps, which are intended to help the firm understand areas for improvement and strengthen its AML/CFT/CPF processes.

2 WHO NEEDS TO SUBMIT DCR?

DCR 2026 is applicable to the following 11 sectors:

- **Accountants**
- **Company Secretaries (CoSec)**
- **Dealers in Precious Metals or Precious Stones (DPMS)**
- **Registered Estate Agents (REA)**
- **Lawyers**
- **Licensed Gaming Outlets (Gaming)**
- **Moneylenders**
- **Pawnbrokers**
- **Trust Companies (Trust Co)**
- **Factoring Companies**
- **Leasing Companies**



3 WHAT TO PREPARE?

1. **Check which type of DCR submission your firm needs to make** (i.e., DCR Form, DCR Declaration or Exemption) - ***see page 2***
2. If your firm needs to submit DCR **(CATEGORY B), make sure your firm has appointed a Compliance Officer (CO)**. For **NEW** appointment of CO or **CHANGE** of CO, please notify BNM through this link: **https://amlcft.bnm.gov.my/co/**
3. **Prepare relevant data for submission**.

Guidance on what to prepare:

1. Firm's business profile & activities
2. Business numbers, by calendar year (2024 and/or 2025)
   - Revenue information and breakdown by business activities
   - Number and value of transactions and breakdown by business activities
   - Value of CASH transactions combining both cash received and cash paid
   - Number of clients (i.e., Malaysia & Non-Malaysian, Individual & Non-Individual)
3. AML/CFT/CPF policies and/or control measures in place
4. Other information relevant to your business

4 WHEN TO SUBMIT?

DCR 2026 submission is from **1 July 2026 to 30 September 2026** through the Dynamic Submission Portal (DSP).

Access to the portal will only be provided when the submission period starts.

GENERAL REFERENCES:

1. AML/CFT Microsite
2. AML/CFT/CPF Policy Document
3. AML/CFT Guide
4. Frequently Asked Questions on AML/CFT and TFS for DNFBPs and NBFIs

SELF-ASSESSMENT ON TYPE OF DCR SUBMISSION

WHICH SECTOR ARE YOU IN?

ACCOUNTANT | COSEC | DPMS | LAWYER | REA

FACTORING | LEASING | GAMING | MONEY LENDER | PAWN BROKER | TRUSTCO

ARE YOU ANY OF THE FOLLOWING?

1. An internal company secretary, lawyer (i.e. legal officer), or accountant?
2. A firm that has been selected and informed of 2025 and 2026 on-site examination and off-premise examination?

YES → **NOT REQUIRED TO SUBMIT DCR 2026**

NO

DOES YOUR FIRM FULFILL ANY OF THE FOLLOWING CRITERIA?

1. **No longer in operation/ dormant/ in the process of striking off/ winding up or liquidation** in 2024, 2025 and 2026
2. **No new and existing transaction/client** for the entirety of 2024 and 2025, i.e., inactive firms, newly incorporated/registered firms in 2026
3. **Lawyer/Accountant/Trust Company**: Do **not** provide Gazetted Activities in 2024 and 2025
4. **Registered Estate Agent:** Holds an Estate Agency licence issued by BOVAEP and carries out activities as defined under the Valuers, Appraisers, Estate Agents and Property Managers Act 1981 but **did not perform** any estate agency activities in 2024 and 2025

YES → **CATEGORY A: SUBMIT DECLARATION FORM 2026**

NO

CATEGORY B: SUBMIT DCR FORM 2026

Submission is **MANDATORY** for your firm



MAKE SURE YOUR FIRM HAS APPOINTED A COMPLIANCE OFFICER