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[Canada.ca](#) > [FINTRAC](#) > [Guidance and resources for businesses \(reporting entities\)](#)

Penalties for non-compliance

Failure to comply with Parts 1 and 1.1 of the Proceeds of Crime (Money Laundering) and Terrorist Financing Act may result in criminal charges for non-compliance offences or administrative monetary penalties (AMPs). Both criminal charges for non-compliance offences and AMPs cannot be issued against the same instances of non-compliance.

Administrative monetary penalties



Since December 30, 2008, FINTRAC has legislative authority to issue an AMP to reporting entities that are in non-compliance with the Proceeds of Crime (Money Laundering) and Terrorist Financing Act.

- [Questions and answers on administrative monetary penalties](#)
- [Administrative monetary penalties policy](#)
- [Penalties calculation examples](#)

FINTRAC must make public all administrative monetary penalties imposed.

- [Public notice](#)
- [Backgrounder: Change to public notices for administrative monetary penalties](#)

Harm done assessment guides



These guides present how FINTRAC approaches the harm done criterion and the base penalty amount for violations under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act and its regulations.

- [Guide on harm done assessment for compliance program violations](#)
- [Guide on harm done assessment for large cash transaction reports, electronic funds transfer reports, and casino disbursement reports violations](#)
- [Guide on harm done assessment for suspicious transaction reports violations](#)

- Guide on harm done assessment for "Know your client" requirements violations
- Guide on harm done assessment for record keeping violations
- Guide on harm done assessment for money services businesses registration violations
- Guide on harm done assessment for violations of other compliance measures

Criminal non-compliance offences



FINTRAC has the legislative authority to disclose information to law enforcement when it suspects on reasonable grounds that the information would be relevant to investigating or prosecuting a non-

compliance offence under the PCMLTFA. Disclosures may occur when the Centre has identified reporting entity non-compliance, or when the Centre has received voluntary information from law enforcement on non-compliance. For more information, see [Criminal non-compliance offences under the PCMLTFA](#).

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