



Financial Monitoring Unit (FMU)
Government of Pakistan
2nd Floor, SBP Main Building, I.I Chundrigar Road, Karachi

FMU-Circular No. 01 of 2022

February 24, 2022

All the Financial Institutions
All the Designated Non-Financial Businesses
and Professions (DNFBPs)

Dear Sirs/ Madams,

Red Flags Indicators for Financing and Facilitation of Foreign Terrorist
Fighters (FTFs) and Returnees

In terms of Section 7 (1) of Anti-Money Laundering Act, 2010, the reporting entities including financial institutions and DNFBPs are required to promptly report Suspicious Transactions Reports (STRs) to Financial Monitoring Unit for potential Money Laundering (ML) / Terrorism Financing (TF) / Proliferation Financing (PF) related activities.

2. In order to identify a suspicion that could be indicative of potential activity related to financing of foreign terrorist fighters (FTFs), FMU has prepared the attached "[Typologies and Red Flags for Financing and Facilitation of Foreign Terrorist Fighters and Returnees in Southeast Asia](#)" for reporting entities.

Encl: "[Typologies and Red Flags for Financing and Facilitation of Foreign Terrorist Fighters and Returnees in Southeast Asia](#)"

Yours truly,

Sd/-
(Samina Chagani)
Deputy Director

Copy to:

- 1- The Governor, State Bank of Pakistan
- 2- The Chairman, Securities and Exchange Commission of Pakistan
- 3- The Chairman, National Saving AML / CFT Supervisory Board
- 4- The Director General, Directorate General DNFBPs, FBR
- 5- Secretary Law, Ministry of Law and Justice
- 6- The President, Institute of Chartered Accountants of Pakistan (ICAP)
- 7- The President, Institute of Cost and Management Accountants of Pakistan (ICMAP)