



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

FMU Circular No. 03 of 2025

November 18, 2025

All the Reporting Entities (REs)

SUBJECT: SUSPICIOUS TRANSACTION AND CURRENCY TRANSACTION REPORTING REGULATIONS, 2025

In terms of the powers conferred under section 6(4) (h) of the AML Act, 2010, Financial Monitoring Unit (FMU) has developed Suspicious Transaction and Currency Transaction Reporting Regulations, 2025 which have been duly approved by the National Executive Committee (NEC). The regulations will be published through SRO in The Gazette of Pakistan as per due process of law.

2. All the reporting entities designated under the AML Act, 2010 are advised to ensure compliance with the attached set of regulations for the reporting of Suspicious Transactions and Currency Transactions reports to FMU.
3. Please acknowledge the receipt of the same.

Encl: [Suspicious Transaction and Currency Transaction Reporting Regulations, 2025](#)

Yours truly,

S/d-

Sumera Baloch
Director-(Analysis)

Copy for information 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. The President, Institute of Chartered Accountants of Pakistan (ICAP)
6. The President, Institute of Cost and Management Accountants of Pakistan (ICMAP)
7. Principal Staff Officer, SBP, Karachi