

**Question for written answer E-001614/2022
to the Commission**
Rule 138
Gunnar Beck (ID)

Subject: Flexibility of the EU Anti-Money Laundering and Combating Financing of Terrorism Framework in the context of the invasion of Ukraine

On 27 April 2022, the European Banking Authority (EBA) published a statement on financial inclusion in the context of the invasion of Ukraine, clarifying the flexibility of the Anti-Money Laundering and Combating Financing of Terrorism Framework when engaging with refugees from Ukraine. For example, financial institutions can apply simplified customer due diligence in situations where the money laundering/terrorist financing risk is reduced and do not need to check the prospective customer's passport to verify their identity, and can instead rely on other documentation, such as evidence that the prospective customer is a refugee from Ukraine. According to EBA guidelines 4.40 to 4.44, financial institutions should consider relevant risk factors including who their customer is when assessing money laundering/terrorist financing risk (13), and they list a number of control questions to determine customer risk factors.

1. How does the Commission make sure that the criteria for reduced customer due diligence in EBA guidelines 4.40 to 4.44 can be properly assessed when the identity and reputation of a customer cannot be established based on passport information, but solely on circumstantial evidence that the prospective customer is a refugee from Ukraine?
2. How is the Commission preventing terrorists from travelling to the EU via Ukraine in order to fall within the scope of simplified customer due diligence?