

Translation of Liechtenstein Law

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Act

of 14 March 2002

**on the Financial Intelligence Unit (FIU Act;
FIUG)¹**

I hereby grant My Consent to the following resolution adopted by the
Liechtenstein Parliament:

I. General Provisions

Art. 1

Purpose

This Act shall govern the role, powers and responsibilities of the
Financial Intelligence Unit (FIU).

Art. 2

Designations

Terms used to designate persons or functions in this Act are to be
understood as referring to both the male and female genders.

¹ Title amended by LGBl. 2016 no. 32.

Art. 3²*Role*

1) The FIU is the central authority for the prevention, detection, and effective combating of money laundering, predicate offences to money laundering, organised crime and terrorist financing.

2) The FIU is independent in the performance of its duties in accordance with Art. 4 and 5 (1) a) to d).

3) The FIU decides independently, within the scope of its independence pursuant to (2), whether and which information is analysed, obtained, and shared.

*Risk-based approach³*Art. 3a⁴*a) Basic principle*

The FIU shall adopt a risk-based approach in performing its duties under this Act.

Art. 3b⁵*b) Framework for implementing the risk-based approach*

1) Following prior consultation with the Office of the Public Prosecutor, the FIU shall define internal parameters for the risk-appropriate identification and prioritisation of reports of suspicion and information in accordance with this Act.

2) The FIU may use electronic information systems in the form of risk assessment systems for the identification and prioritisation of data, including personal data, from reports of suspicion, from foreign partner authorities, and from other sources, insofar as this is necessary for:

² Art. 3 amended by LGBI. 2025 no. 511.

³ Heading before Art. 3a inserted by LGBI. 2025 no. 511.

⁴ Art. 3a inserted by LGBI. 2025 no. 511.

⁵ Art. 3b inserted by LGBI. 2025 no. 511.

- a) assessing whether an asset is connected to money laundering, predicate offences to money laundering, organised crime or terrorist financing, taking into account relevant indicators;
- b) identifying relationships between persons, groups of persons, institutions, organisations, objects, and property in connection with known fact patterns.

3) Self-learning and electronic information systems that are capable of making independent assessments of the dangerousness of persons shall not be not permitted. The provisions of data protection legislation shall apply to data processing *mutatis mutandis*.

4) The type and scope of the analysis of reports of suspicion and information must be guided in particular by:

- a) the risk of money laundering, predicate offences to money laundering, organised crime and terrorist financing;
- b) joint strategic and operational analyses with foreign partner authorities;
- c) the available human and technical resources.

5) The FIU shall define internal parameters for the purposes of (4) and shall regularly review them for appropriateness.

6) The FIU shall regularly review the parameters referred to in (1) for appropriateness and achievement of objectives, following prior consultation with the Office of the Public Prosecutor.

7) The details of the parameters referred to in (1) and (5) and the risk assessment systems referred to in (2) may not be published if such publication could jeopardise the fulfilment of the statutory tasks of the FIU or the law enforcement authorities.

Ia. Function⁶

Art. 4⁷

Core responsibilities

The FIU has the following core responsibilities:

⁶ Heading before Art. 4 inserted by LGBl. 2016 no. 32.

⁷ Art. 4 amended by LGBl. 2016 no. 32.

- a) receiving information from public and non-public sources within the remit of its function;
- b) risk-based analysis of information referred to in a) including information referred to in Art. 5a (1) a) and b), to determine whether the suspicion of money laundering, predicate offences to money laundering, organised crime or terrorist financing can be substantiated on the basis of such information;⁸
- c) delivery of reports containing the results of the analysis referred to in b), as well as any other additional relevant information, to the Office of the Public Prosecutor in the event of a reasonable suspicion of money laundering, predicate offences to money laundering, organised crime, or terrorist financing. Such analysis reports shall not contain any details about the source of the report or disclosure. The FIU shall decide independently on reporting to the Office of the Public Prosecutor.⁹

Art. 5¹⁰

Other responsibilities

The FIU also has the following additional responsibilities:

- a) analysis of general threats from money laundering, predicate offences to money laundering, organised crime and terrorist financing. For that purpose, it may:¹¹
 - 1. consult other competent agencies, the FMA, the Chamber of Lawyers, representatives of persons subject to due diligence, or the relevant business associations; and
 - 2. examine, define the conditions for, and implement strategic public-private partnerships for the permanent exchange of information;
- b) analysis of information referred to in Art. 4 a), including information referred to in Art. 5a (1) a) and b), to determine whether such information indicates patterns for the existence of criminal offences of that nature. For that purpose, it may:¹²

⁸ Art. 4 b) amended by LGBl. 2025 no. 511.

⁹ Art. 4 c) amended by LGBl. 2025 no. 511.

¹⁰ Art. 5 amended by LGBl. 2016 no. 32.

¹¹ Art. 5 (1) a) amended by LGBl. 2025 no. 511.

¹² Art. 5 (1) b) amended by LGBl. 2025 no. 511.

1. consult other competent agencies, the FMA, the Chamber of Lawyers, representatives of persons subject to due diligence, or the relevant business associations; and
 2. examine, define the conditions for, and implement tactical public-private partnerships for a specific operational exchange of information;
- b) analysis of information referred to in Art. 4 a), including information referred to in Art. 5a (1) a) and b), to determine whether such information indicates patterns for the existence of criminal offences of that nature;
 - c) preparation of status reports in an anonymous form for the Government, the FMA, other agencies or professional associations containing assessments of specific threats from money laundering, predicate offences to money laundering, organised crime and terrorist financing;
 - d) production of the statistics required in connection with money laundering, predicate offences to money laundering, organised crime and terrorist financing. Art. 14 (3) of the Statistics Act is not applicable to the FIU;
 - e) representation in national and international working groups. Membership of international working groups is subject to Government approval;
 - f) performance of duties assigned to it under the Act on the implementation of international sanctions, the Nuclear Energy-Goods Control Act, the War Material Act and the implementing orders issued in connection therewith.
- 2) The simultaneous establishment of strategic and tactical public-private partnerships as referred to in (1) a) no. 2 and b) no. 2 (hybrid public-private partnerships) is permissible.¹³

Art. 5a¹⁴

Powers

- 1) The FIU has the following powers to enable it to perform its functions:
- a) collection of financial, administrative and law enforcement information from other agencies, the FMA, the Chamber of Lawyers,

¹³ Art. 5 (2) inserted by LGBl. 2025 no. 511.

¹⁴ Art. 5a inserted by LGBl. 2016 no. 32.

and the AHV/IV/FAK institutions, insofar as such information is available. These bodies are obliged to provide the FIU with the information requested immediately as far as this is permissible;¹⁵

a^{bis}) ordering measures pursuant to Art. 18 (3) of the Due Diligence Act;¹⁶

a^{ter}) ordering a ban on information pursuant to Art. 18b (3) a) of the Due Diligence Act;¹⁷

b) collection of information pursuant to Art. 19a (1) of the Due Diligence Act;

c) collection of information pursuant to Art. 19a (2) of the Due Diligence Act;

d) operation of appropriate electronic information systems (Art. 8);

e) inspection of appropriate registers and files (Art. 9);

f) collection of information and other powers under the Act on the implementation of international sanctions, the Nuclear Energy-Goods Control Act, the War Material Act and the implementing orders issued in connection therewith.

2) The Government shall provide more specific regulations by ordinance.

Art. 5b¹⁸

Feedback on reports of suspicion

1) The FIU may provide individual persons subject to due diligence, or groups or categories thereof, with feedback on the reports submitted pursuant to Art. 17 of the Due Diligence Act, in particular with regard to:

a) the quality of the information provided;

b) the timeliness of the reports;

c) the description of the suspicion;

d) the documents submitted as part of the reports.

2) The FIU may provide general abstract feedback to persons subject to due diligence on the use or results of individual analyses in relation to the reports submitted by the persons subject to due diligence pursuant to Art. 17 of the Due Diligence Act, provided that doing so does not

¹⁵ Art. 5a (1) a) amended by LGBl. 2025 no. 511.

¹⁶ Art. 5a (1) abis) inserted by LGBl. 2017 no. 163.

¹⁷ Art. 5a (1) ater) inserted by LGBl. 2017 no. 163.

¹⁸ Art. 5b inserted by LGBl. 2025 no. 511.

jeopardise the performance of the statutory tasks of the FIU or the law enforcement authorities.

3) The Government shall provide more specific regulations by ordinance.

II. Co-operation with domestic and foreign authorities¹⁹

Art. 6²⁰

Co-operation with domestic authorities

1) The FIU may exchange financial, administrative and law enforcement information and relevant documents required for combating money laundering, predicate offences to money laundering, organised crime and terrorist financing with other domestic authorities, in particular the courts, the Office of the Public Prosecutor, the National Police, the Office of Justice, the Fiscal Authority, the Office of Economic Affairs, the FMA, and the Chamber of Lawyers.²¹

2) The FIU may refuse to pass on information and documents pursuant to (1), if:

- a) the disclosure of the information would have a negative effect on ongoing investigations or analyses;
- b) the disclosure of the information would be disproportionate to the legitimate interests of private individuals or legal entities;
- c) the information is not relevant to the purposes for which it was requested; or
- d) the protection of sources in accordance with Art. 11b would be compromised.

3) Requesting authorities are obliged to give the FIU feedback on the use of the information and documents passed to them and on the outcome of the investigations or proceedings conducted on the basis of such information and documents.

¹⁹ Heading before Art. 6 amended by LGBL 2016 no. 32.

²⁰ Art. 6 amended by LGBL 2016 no. 32.

²¹ Art. 6 (1) amended by LGBL 2025 no. 511.

4) The FIU may conclude agreements with other domestic authorities on the arrangements for the cooperation and shall subsequently inform the competent member of the Government.²²

Art. 7²³

Cooperation with foreign authorities

1) The FIU may in the performance of its duties request foreign partner authorities and the International Criminal Police Organization (INTERPOL) to provide information or pass on documents if required for the purposes of this Act.²⁴

2) The FIU is permitted to pass official information that is not accessible to the public to foreign partner authorities, if:²⁵

- a) this does not compromise sovereignty, security, public order or other essential national interest;
- b) it is guaranteed that the requesting partner authority would comply with a similar request from Liechtenstein;²⁶
- c) it is guaranteed that the information passed on will be used exclusively for analysis purposes in combating money laundering, predicate offences to money laundering, organised crime and terrorist financing;
- d) it is guaranteed that the information passed on will only be communicated to third parties with the consent of the FIU;
- e) the requesting partner authority is subject to official secrecy;²⁷
- f) it is guaranteed that the information will be passed on using secure means of communication; and
- g) the Judicial Assistance Act is not circumvented.

3) Information shall be provided in accordance with (2) in the form of a report.

4) The FIU may conclude agreements with foreign partner authorities on the arrangements for the cooperation referred to in (1)

²² Art. 6 (4) amended by LGBl. 2025 no. 511.

²³ Art. 7 amended by LGBl. 2016 no. 32.

²⁴ Art. 7 (1) amended by LGBl. 2025 no. 511.

²⁵ Art. 7 (2) introductory phrase amended by LGBl. 2025 no. 511.

²⁶ Art. 7 (2) b) amended by LGBl. 2025 no. 511.

²⁷ Art. 7 (1) e) amended by LGBl. 2025 no. 511.

and (2) and shall subsequently inform the competent member of the Government.²⁸

5) In order to safeguard cross-border payment transactions with EEA Member States or Switzerland, the FIU may exchange information about the party issuing instructions for a payment with the competent foreign authorities.

III. Data protection and protection of sources²⁹

Art. 8³⁰

Processing of personal data

1) The FIU is authorised to process personal data, including particular categories of personal data and personal data concerning criminal convictions and offences, and to create profiles, insofar as this is necessary for the performance of its statutory function.

2) The data referred to in (1) may only be processed for the purpose for which it was collected. Further processing for other purposes is however permitted, provided that the FIU is also allowed to collect this data for this purpose.

3) The data referred to in (1) must be obtained in a way that is transparent for the person concerned, except in cases where this would:

- a) obstruct the proper performance of the duties falling within the remit of the FIU;
- b) be a threat to public safety or order or otherwise be detrimental to the well-being of the nation.

4) The Government may establish more specific regulations on data processing by ordinance, in particular concerning:

- a) measures to guarantee the secure communication of data;
- b) access to the data, processing authorisation, storage of the data, archiving and deletion of data, as well as data security.

²⁸ Art. 7 (4) amended by LGBl. 2025 no. 511.

²⁹ Heading before Art. 8 amended by LGBl. 2016 no. 32.

³⁰ Art. 8 amended by LGBl. 2018 no. 292.

Art. 8a³¹*Information systems*

1) In order to perform its function, the FIU may operate electronic information systems that may contain the data referred to in Art. 8 (1).

2) The information systems referred to in (1) are used for the following purposes:

- a) generating reports;
- b) documenting the activities of the FIU;
- c) analysis, research and profiling;
- d) exchange of data with domestic supervisory authorities and agencies as well as foreign partner authorities;
- e) records and data management;
- f) creation and evaluation of statistics.

3) Information systems referred to in (1) may contain the following data in particular:

- a) personal data, such as:
 - 1. master data concerning the identity of natural and legal persons;
 - 2. procedures, in particular concerning administrative and criminal prosecutions or sanctions;
 - 3. investigation data;
 - 4. custody data;
- b) case data, such as:
 - 1. case facts;
 - 2. analysis reports;
- c) image and sound recordings;
- d) data for records management and corporate oversight.

4) The data from the information systems referred to in (1) may be made accessible on the basis of persons, objects and events and may be interconnected. If data is interconnected, this data will be subject to the relevant data processing regulations and access restrictions.

5) Data may be interconnected pursuant to (4) in such a way that enables the employees of the FIU, within the scope of their access rights, to check whether certain persons or organisations are listed in one or

³¹ Art. 8a inserted by LGBl. 2018 no. 292.

more systems, using separate inquiry models in one single request. Relevant data from other information systems of the national government may be included for this purpose, insofar as it is accessible under a law via an FIU retrieval system.

6) The Government may establish more specific regulations concerning the operation of information systems and data processing by ordinance, in particular concerning measures to guarantee the secure communication of data.

Art. 8b³²

Data processing for specific purposes

1) Processing of personal data, including particular categories of personal data and personal data concerning criminal convictions and offences is only permitted for scientific and statistical purposes, insofar as it is impossible to identify the persons concerned.

2) The FIU may use data it has processed in accordance with (1) for training and development purposes in an anonymised form.

Art. 8c³³

Data communication

1) The FIU may disclose or communicate personal data, including particular categories of personal data and personal data concerning criminal convictions and offences, as well as data from profiling, to offices of the national government, administrative authorities and courts, as well as foreign partner authorities, insofar as this is necessary for the performance of its statutory duties or the duties of the recipients of the data.³⁴

2) The FIU may communicate the data referred to in (1) to other offices or persons, insofar as this is provided for by law or is essential for:

- a) the avoidance of a risk to public safety and order on the part of the recipient;
- b) the prevention or elimination of significant disadvantages to the general wellbeing of the community; or

³² Art. 8b inserted by LGBl. 2018 no. 292.

³³ Art. 8c (1) amended by LGBl. 2025 no. 511.

³⁴ Art. 8c inserted by LGBl. 2018 no. 292.

- c) the protection of the legitimate interests of individuals where such interests warrant protection.

Art. 8d³⁵

Storage, anonymisation and destruction of data

1) Data referred to in Art. 8 (1) may be processed as long as it is required for the performance of duties, but for no longer than ten years, after which it is to be deleted.

2) The destruction of data at the end of the storage period referred to in (1) shall be carried out in accordance with one of the following procedures:

- a) a single entry is deleted as soon as the relevant storage period has expired;
- b) interconnected data is anonymised as a data block or destroyed as soon as the storage period for the last recorded instance has expired.

3) If the procedure as described in (2) b) is applicable the FIU shall conduct a general review of the data at regular intervals, when each data block shall be reviewed to ensure it has been processed in accordance with the provisions. Data that is no longer required shall be anonymised or destroyed.

Art. 9³⁶

Inspection of registers and files

1) In order to perform its duties, the FIU has the right to inspect the following registers using online retrieval facilities in accordance with the relevant specific legislation:

- a) Central Register of Persons (ZPR);
- b) Commercial Register, including data that is displayed and stored;
- c) Land Register;
- d) Central Register of Accounts (ZKR);³⁷
- e) Register of the Beneficial Owners of Legal Entities (VwbP);³⁸

³⁵ Art. 8d inserted by LGBI. 2018 no. 292.

³⁶ Art. 9 amended by LGBI. 2016 no. 32.

³⁷ Art. 9 (1) d) inserted by LGBI. 2025 no. 511.

³⁸ Art. 9 (1) e) inserted by LGBI. 2025 no. 511.

- f) Vehicle and Vehicle Owner Register (Art. 99b of the Road Traffic Act);³⁹
- g) databases of the International Criminal Police Organization (INTERPOL);⁴⁰
- h) electronic reporting system for monitoring reporting and tax obligations for accommodations.⁴¹

2) The FIU may consult the document concerned with the permission of the competent official body.

Right of access⁴²

Art. 10⁴³

a) Basic principle

1) Subject to Art. 11 any person may ask the Data Protection Office to examine whether data concerning them is being legitimately processed at the FIU in connection with the prevention of money laundering, predicate offences to money laundering, organised crime or terrorist financing. The Data Protection Office shall inform the enquiring party in a standard response, stating either that no data concerning them is being unlawfully processed pursuant to Art. 8 (1) or that in the event of any errors in the data processing it has arranged for them to be rectified.⁴⁴

2) No appeal against this notification is permitted. The person concerned may ask the Administrative Court to review the notification from the Data Protection Office or the enforcement of the correction it has ordered. The Administrative Court shall inform the person in a response with standard wording that the review has been conducted as requested.

3) Before action can be taken as set out in (1) the FIU shall examine whether there is an overriding interest in maintaining confidentiality and whether existing data is still required. If there is no overriding

³⁹ Art. 9 (1) f) inserted by LGBL 2025 no. 511.

⁴⁰ Art. 9 (1) g) inserted by LGBL 2025 no. 511.

⁴¹ Art. 9 (1) h) inserted by LGBL 2025 no. 511.

⁴² Heading before Art. 10 inserted by LGBL 2016 no. 32.

⁴³ Art. 10 amended by LGBL 2016 no. 32.

⁴⁴ Art. 10 (1) amended by LGBL 2018 no. 292.

interest in maintaining confidentiality, the information shall be disclosed immediately in accordance with Art. 57 of the Data Protection Act.⁴⁵

4) The FIU is entitled to appeal to the Administrative Court against decisions of the Data Protection Office in connection with the review referred to in (1) that may also involve the disclosure of data as referred to in (1) in the absence of an overriding interest in maintaining confidentiality.⁴⁶

5) Both the Data Protection Office and the Administrative Court shall safeguard protected public interests in the course of their proceedings.

6) Enquiring parties, who have not already received information in accordance with Art. 57 of the Data Protection Act and about whom no data has been processed in accordance with (1) as at the time of the review, shall be given information in accordance with Art. 57 of the Data Protection Act within twelve months from submission of the request, all other persons who have made a request for information and have been recorded as such at the Data Protection Office shall be given information in accordance with Art. 57 of the Data Protection Act when the relevant interest in maintaining confidentiality ceases to apply, but by the time it is established that the data is no longer required at the latest.⁴⁷

7) The Data Protection Office may also without occasion check the data processing conducted by the FIU in connection with the prevention of money laundering, predicate offences to money laundering, organised crime or terrorist financing to ensure it complies with the law.⁴⁸

⁴⁵ Art. 10 (3) amended by LGBl. 2018 no. 292.

⁴⁶ Art. 10 (4) amended by LGBl. 2018 no. 292.

⁴⁷ Art. 10 (6) amended by LGBl. 2018 no. 292.

⁴⁸ Art. 10 (7) amended by LGBl. 2018 no. 292.

Art. 11⁴⁹*b) In particular areas*

Under Art. 57 of the Data Protection Act any person may request information concerning themselves from the FIU concerning data in respect of the enforcement of the Act on the implementation of international sanctions, the Nuclear Energy-Goods Control Act, the War Material Act and the implementing orders issued in connection therewith.

Art. 11a⁵⁰*Inspection of files*

1) The files maintained by the FIU shall be excluded from inspection.⁵¹

2) Repealed⁵²

3) If FIU files have been passed to another administrative authority or a court, the inspection of files shall be conducted in accordance with the regulations governing these entities.

4) Art. 29 of the Information Act shall not apply.

5) (1) shall not apply to proceedings under the Law on the Enforcement of International Sanctions.⁵³

Art. 11b⁵⁴*Protection of sources*

The FIU shall guarantee the protection of its sources and preserve their anonymity, in particular the anonymity of persons subject to due diligence who have disclosed information under Art. 17 (1) of the Due Diligence Act or who have complied with a request for information from the FIU under Art. 5a of this Act or Art. 19a of the Due Diligence Act.

⁴⁹ Art. 11 amended by LGBL 2018 no. 292.

⁵⁰ Art. 11a inserted by LGBL 2016 no. 32.

⁵¹ Article 11a (1) amended by LGBL 2025 no. 511.

⁵² Article 11a (2) repealed by LGBL 2025 no. 511.

⁵³ Article 11a (5) inserted by LGBL 2025 no. 511.

⁵⁴ Art. 11b inserted by LGBL 2016 no. 32.

IV. Final provisions

Art. 12⁵⁵

Implementing ordinances

The Government shall issue the ordinances required for the implementation of this Act.

Art. 13

Repeal of existing law

The Ordinance of 22 February 2001 on the Financial Intelligence Unit (FIU Ordinance), LGBL 2001 no. 43 is repealed.

Art. 14

Entry into force

This Act shall enter into force on the date of its promulgation.

signed *Hans-Adam*

signed *Otmar Hasler*
Head of the Princely
Government

⁵⁵ Art. 12 amended by LGBL 2016 no. 32.