FijiFIU
Fiji Financial Intelligence Unit

FIJI FINANCIAL INTELLIGENCE UNIT



2025 ANNUAL REPORT

Our Vision:

Securing Fiji's Financial Sector from Money Laundering and other Serious Crimes

Our Mission:

To prevent, detect and disrupt money laundering and other serious crimes through appropriate regulation and development of financial intelligence.

OUR STRATEGIC PRIORITIES

01 **Understand the Serious Crime Threats and Vulnerabilities in Our Environment**

02 **Safeguard our Financial Institutions and other Businesses through Regulation and Supervision**

03 **Develop Financial Intelligence to Detect and Disrupt Money Laundering and other Serious Crimes in Fiji**

04 **Strengthen our Enabling Capabilities relating to our People, Processes, Technology and Data Capability**

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FIJI FIU
YEAR IN REVIEW

Analysed **749** **Suspicious Transaction Reports**

Disseminated **381** **Intelligence Reports** to partner agencies

Conducted credibility checks on
126 individuals
60 entities

Engaged with **200** **AML Compliance Officers of financial institutions**
Registered **22** new AML Compliance Officers

Provided clear guidance on regulatory requirements via
Policy Advisories and Guidelines

Coordinated Fiji's national risk assessment on money laundering, terrorist financing and proliferation financing.

Managed FIU's database containing about **43** million financial transaction reports

TAIPAN
The next generation of FIU systems
Utilised the Taipan System for intelligence process such as complex profiling

Efficient operation of online reporting system which received **6,803,959** financial transaction reports

Conducted **on-site compliance assessments** of **4** legal practitioners

Issued to the Banking sector a guide on Scam-related suspicious transactions and paper on **Citizenship by Investment Programme.**

Continuous off-site compliance supervision of financial institutions

Collaborated with 14 other FIUs through the Pacific Financial Intelligence Community (PFIC)
Pacific Financial Intelligence Community

Continued engagements with financial institutions and relevant stakeholders

Ongoing staff training and professional development

1 OUR ROLE AND FUNCTIONS

The Financial Intelligence Unit (FIU) is mandated under the Financial Transactions Reporting (FTR) Act to carry out two core statutory functions.

These core functions are aimed at protecting Fiji's financial system from abuse by criminals who seek to use the financial services offered, to launder the proceeds of crime or to facilitate other serious crimes.

Intelligence Function

As an intelligence agency the FIU develops financial intelligence from transaction reports submitted by financial institutions and other information sources. This financial intelligence is then referred to local law enforcement agencies for investigation and prosecution of money laundering, terrorism financing and other serious crimes.

The key recipients of our intelligence products are the Fiji Police Force (FPF), Fiji Revenue and Customs Service (FRCS) and Fiji Independent Commission Against Corruption (FICAC).

The FIU also provides intelligence support to local and foreign law enforcement agencies for ongoing operational projects or taskforces. In this role, the FIU also works with law enforcement agencies in their efforts to trace and restrain proceeds of crimes in Fiji.

Regulatory and Supervision Function

The FIU is also responsible for regulating businesses and organisations identified under the FTR Act as financial institutions. As a regulator, the FIU seeks to ensure that financial institutions in Fiji have strong internal systems and controls to mitigate the risk of their services and products being misused by criminals and their associates for money laundering, terrorism financing and other serious crimes.

In this capacity, the FIU also promotes the awareness and understanding of financial institutions on the financial crime risks and threats in place.

Other Roles

In its intelligence and regulatory function, the FIU is often required to work closely with various agencies of Government, and international partners and organisations. Therefore, an important role of the FIU is to form partnerships, exchange information with key partners and provide advice on matters related to money laundering, terrorism financing and other serious crimes.

The FIU also contributes to international policy formulation on matters related to money laundering, terrorism financing and proliferation financing and represents Fiji on international platforms on anti-money laundering (AML) and other related issues.

Overall, our role ultimately contributes to having a secure financial system which prevents and detects money laundering and other serious crimes. We also contribute to national security by contributing to the investigation of serious financial crime and hindering efforts by criminals to profit from their crimes.

2 DIRECTOR'S FOREWORD



I am pleased to present the Fiji Financial Intelligence Unit's Annual Report for 2025, a year marked by significant progress, growing responsibility, and renewed strategic direction for Fiji's anti money laundering (AML) and counter terrorist financing (CTF) framework.

The FIU plays a critical role in safeguarding the integrity of Fiji's financial system and protecting it from money laundering and related financial crimes. These threats continue to evolve in scale and sophistication, exploiting technological change, cross border activity, and emerging vulnerabilities. In this environment, a strong FIU is essential to ensure regulatory and intelligence responses to address these threats.

Advancing a Stronger National Understanding of Risk

A major milestone in 2025 was the completion of Fiji's National Risk Assessment (NRA). This comprehensive exercise brought together public and private sector stakeholders to identify, assess, and understand Fiji's money laundering, terrorist financing and proliferation financing risks. The NRA has provided a clear and evidence based foundation for risk informed policy making, supervision, and operational response. The NRA also serves as a critical building block for Fiji's preparations for the Asia Pacific Group on Money Laundering (APG) Mutual Evaluation scheduled for 2026. Throughout the year, the FIU coordinated national efforts to strengthen technical compliance and demonstrate the effectiveness of Fiji's anti-money laundering system. This work will continue in 2026.

Delivering Actionable Financial Intelligence

In 2025, the FIU continued to enhance its core function of receiving, analysing, and disseminating financial information and intelligence. The volume and complexity of suspicious transaction reports (STRs) and other financial data received and held by the FIU increased, reflecting both reporting maturity and the evolving threat landscape.

Financial intelligence produced by the FIU supported investigations, prosecutions, and asset recovery efforts by law enforcement agencies. This contribution remains central to disrupting criminal networks, depriving offenders of illicit proceeds and safeguarding Fiji's financial institutions and community. At the same time, demand for timely and actionable financial intelligence from law enforcement agencies continued to grow, requiring ongoing investment by the FIU in analytical capability, systems, and partnerships.

Strengthening Supervision and Regulatory Guidance

The FIU's supervisory role continued to expand in 2025, particularly in relation to the legal and real estate sectors. Risk based supervision by the FIU was strengthened through targeted outreach, compliance monitoring and engagement with various financial and business sectors. This supported a better understanding of AML regulatory requirements and fostering a culture of compliance. Recognising the need for clearer and more responsive regulatory guidance in a dynamic risk environment, the FIU issued updated directives and guidance to financial institutions. In 2025, the FIU also worked on developing new guidelines and communication mechanisms to strengthen financial institutions' compliance with international requirements on financial sanctions relating to terrorist financing and proliferation financing.

Strategic Direction and International Cooperation

A key initiative in 2025 was the commencement of the FIU Strategic Plan 2025-2029. The Strategic Plan establishes clear priorities for enhancing understanding of risks, strengthening intelligence capabilities, improving supervisory effectiveness, and deepening domestic and international cooperation. It reflects the FIU's commitment to continuous improvement and measurable outcomes in safeguarding Fiji's financial system.

At a national and strategic level, a critical development in 2025 was Fiji's preparation for its APG Mutual Evaluation, scheduled for 2026/2027. The Mutual Evaluation is a peer review process that assesses both a country's compliance with international anti-money laundering standards and critically assess how effective those standards are applied in practice.

The National Anti-Money Laundering Council, which is chaired by the Permanent Secretary for the Ministry of Justice with members being Heads from key agencies is providing oversight on Fiji's preparation for the Mutual Evaluation. Preparation for the Mutual Evaluation requires strong national coordination across multiple agencies and the private sector , improved data collection and a clear demonstration of impact across the Fiji's AML system. The FIU played a central role in 2025 in supporting the National Anti-Money Laundering Council and in coordinating efforts across agencies to prepare for the Mutual Evaluation. This work will intensify in the new year as the Mutual Evaluation process formally commences.

International and regional cooperation remained a cornerstone of the FIU's work in 2025. Information sharing with foreign financial intelligence units and law enforcement agencies supported cross border investigations. In 2025, the FIU actively engaged in regional and international forums, including the Asia Pacific Group on Money Laundering and the Pacific Financial Intelligence Community. These engagements strengthened staff technical capacity and reinforced Fiji's position as an active and credible partner in the global fight against financial crime.

Enabling Capabilities

To support its core functions, the FIU is dependent on its people, processes, technology and data capabilities. In 2025, the FIU continued to prioritise the strengthening of these enabling capabilities to ensure it remains effective, resilient, and future ready. Concurrently, key internal processes were reviewed and streamlined to improve efficiency in our functions and ensure compliance with international standards. Significant progress was also achieved in improving technology and data capabilities.

Looking Ahead

While 2025 delivered important progress, it also underscored the scale and complexity of the challenges ahead. Financial crime risks will continue to evolve, shaped by rapid technological change, increasingly sophisticated transnational criminal activity, and broader economic pressures.

The FIU remains focused on strengthening its regulatory and intelligence capabilities to support financial system resilience to meet these risks and effective law enforcement outcomes. We are equally committed to supporting Fiji's preparation for the upcoming Mutual Evaluation and to further deepening partnerships with domestic and international stakeholders as we collectively strengthen the national response to financial crime.

Finally, I would like to extend my sincere appreciation to all our partners—particularly the law enforcement agencies, financial institutions and covered businesses and international partners—for their continued support. I also acknowledge the dedication and hard work of the FIU staff throughout the year, whose commitment has been instrumental in enabling us to deliver on our mandate. Additionally, I acknowledge the Reserve Bank of Fiji for its continuing strong support for the FIU during 2025.

We anticipate another promising year in 2026, filled with opportunities, and remain committed to collaborating with all our partners to protect our community and businesses against financial crime.



Caroline Pickering
Director
Financial Intelligence Unit

3 GOVERNANCE STRUCTURE

Statutory Agency

The FIU is a Government statutory agency that was established in 2006 under the FTR Act. The powers, duties and functions of the FIU are clearly defined in the FTR Act.

Minister

The Attorney General is the line Minister responsible for the FTR Act. Pursuant to section 23(3) of the FTR Act, the Minister is directly responsible for the performance of the Director FIU. The Minister is also responsible for appointing the Director FIU on the recommendation of the National Anti-Money Laundering (AML) Council. In 2005, the Minister delegated his responsibilities under the FTR Act to the Governor of the Reserve Bank of Fiji (RBF).

Governor of the Reserve Bank of Fiji

Pursuant to the ministerial delegation under the FTR Act, the Governor of the RBF provides oversight over the Director of the FIU for the discharge of his powers, duties and functions provided under the FTR Act. The Governor also appoints the Director FIU on the recommendation of the National AML Council.

Director of the FIU

The Director FIU exercises the powers, duties and functions of the FIU as specified in the FTR Act and reports to the Governor of the RBF in the performance of his duties. The Director FIU regularly meets with the Governor of the RBF and provides regular reports on the FIU's performance and achievement of work plan targets.

The Director FIU is a member of the National AML Council and is also the advisor to the Minister and the Governor on matters relating to combating money laundering, terrorist financing and related matters in Fiji. The Director is responsible for the preparation and implementation of the FIU's strategic plan, annual work plan and its annual budget.

FIU GOVERNANCE AND ACCOUNTABILITY FRAMEWORK

1 Minister

- The Attorney General is the line Minister responsible for the FIU under the FTR Act.
- Delegated his responsibilities under the FTR Act to the Governor of the RBF in 2005.

2 Governor RBF

- Responsible for the administration of the FIU under the delegation of powers from the Minister.
- Responsible for the approval of FIU annual work plan and budget.

3 Director FIU

- Responsible for the powers, functions and duties of the FIU as specified in the FTR Act.
- Reports directly to the Governor of the RBF.
- Advisor to Government on matters relating to combating Money Laundering (ML) and Terrorist Financing (TF).

4 National AML Council

- Responsible for providing advice and assistance to the FIU on the prevention of money laundering and terrorist financing activities in Fiji.
- Provides recommendations to the Governor on the appointment of the Director.

Funding and Administration

The FIU has been administratively housed within the RBF since 2006. The FIU is subject to all the administrative protocols, policies and procedures of the RBF.

The FIU is fully funded by the RBF. The annual budget of the FIU is submitted each year to the Board of the RBF for approval. The Director FIU is accountable to the Governor and the Board for the use of funds allocated annually.

The FIU does not prepare and publish annual financial statements on its operations. The expenditure of the FIU is included in the financial statements of the RBF and is subject to the Bank's internal and external audit.

The FIU also receives indirect financial support from the FPF and the FRCS through staff secondment to the FIU on a full-time basis. The secondment arrangement is provided under Memorandum of Agreements (MOAs) the FIU has signed with the two agencies.

The FIU does not currently receive any direct funding support from the Fijian Government.

Independence and Functional Autonomy of the FIU

While the FIU is housed within and is administratively dependent on the RBF, the technical and core functions of the FIU are separate and distinct from the functions of the RBF.

Under the FTR Act, the Director of the FIU is solely vested with the powers to discharge the statutory responsibilities of the FIU. This ensures the operational independence of the FIU. The FIU has the authority and capacity to carry out its core functions independently and freely.

The FIU is also able to engage independently with other domestic or foreign law enforcement/ intelligence agencies for the exchange of information. Furthermore, the FIU can obtain and deploy resources needed to carry out its functions without undue influence or interference from any external party.

These arrangements are in accordance with international standards on the operations of an FIU.

The National Anti-Money Laundering Council

The National Anti-Money Laundering Council is established under the FTR Act and is Fiji's national coordinating and policy advisory body on matters relating to the prevention of money laundering and the financing of terrorism.

The Director of the FIU is a member of the National AML Council and advises the Minister responsible on matters relating to the prevention of money laundering, the financing of terrorism and other serious crimes in Fiji.

The National AML Council may provide policy advice to the FIU as needed. The Council is also responsible for making recommendations to the Governor of the RBF on the appointment of the Director of the FIU.

The FIU provides regular updates and advice to the National AML Council on relevant national issues relating to Fiji's compliance with the international standards and conventions on combating money laundering and the financing of terrorism and proliferation financing.

4 OUR PRIORITIES AND MILESTONES

Emerging Risk Insights

A priority for the FIU is to build and maintain a strong understanding of Fiji's evolving serious crime landscape. The FIU seeks to achieve this by understanding of serious crime threats and vulnerabilities by leveraging data held within and from external sources and enhancing engagement and collaboration with law enforcement partners.

Understanding Serious Crime Threats and Vulnerabilities

The FIU focuses on conducting country-level risk assessments to identify vulnerabilities in the system and promote the understanding of serious crime threats.

Fiji's 2025 National Risk Assessment of Money Laundering, Terrorist Financing and Proliferation Financing.

In 2025, the FIU coordinated Fiji's NRA. This is an assessment of Fiji's risk for money laundering, terrorist financing and proliferation financing. The NRA was Fiji's second comprehensive assessment which commenced in November 2024, with technical assistance provided by an expert funded by the Asian Development Bank.

A NRA Working Group, made up of representatives of relevant government agencies was set up to work on collecting and analysing the NRA data. In 2025, there were workshops and consultations held with various private sector entities and government agency representatives as part of the NRA process. The Working Group also contributed drafting and finalising the NRA Report.

The NRA Report was finalised in late 2025, and was endorsed by the National AML Council at its meeting in October 2025.

The NRA identified and assessed Fiji's money laundering risk as high, while concluding that the risks of terrorist financing and proliferation financing are low.

The assessment determined that the key criminal threats contributing to the high money laundering risk are *narcotics-related offences, organised crime and racketeering, taxation and customs-related crimes including smuggling, environmental crimes, and bribery and corruption.* In conducting the assessment, the NRA also examined 25 sectors within Fiji and identified five sectors as being highly vulnerable to money laundering risks, namely *commercial banks, foreign exchange dealers and money changers, payment service providers, legal practitioners, and real estate agents.*



MONEY LAUNDERING THREATS IN FIJI

HIGH THREATS FOR MONEY LAUNDERING IN FIJI



NARCOTICS-RELATED OFFENCES

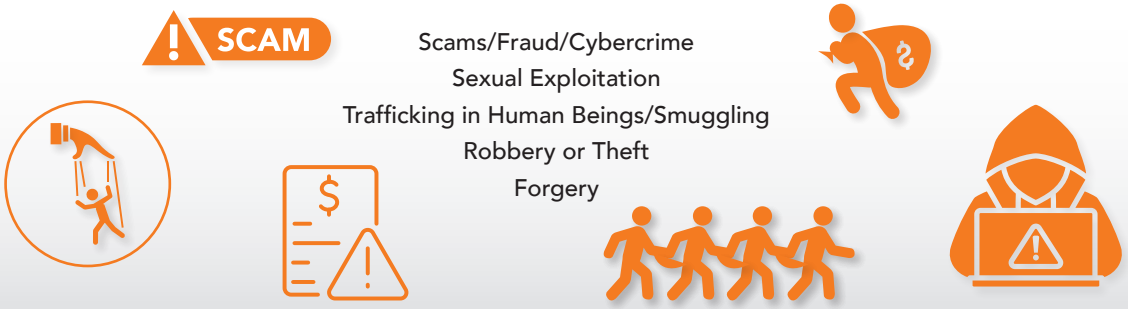
ORGANISISED CRIME AND RACKETEERING

TAX & CUSTOMS-RELATED OFFENCES

ENVIRONMENTAL CRIME

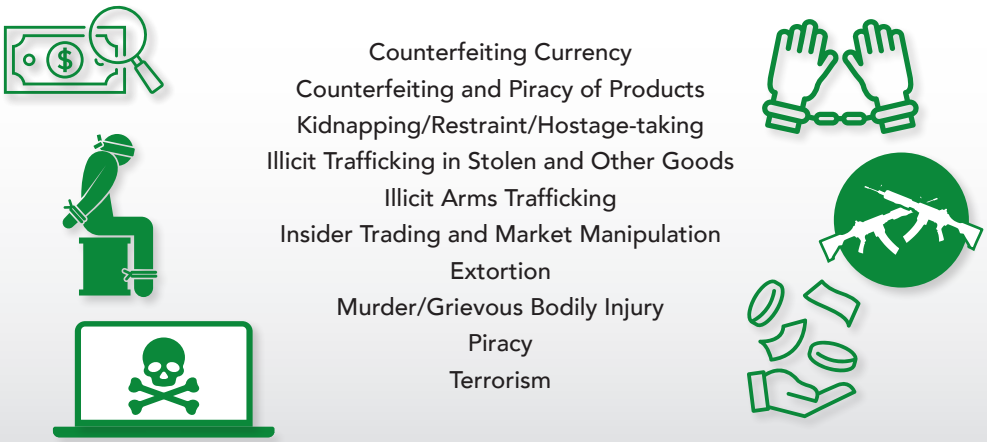
BRIBERY & CORRUPTION

MEDIUM THREATS FOR MONEY LAUNDERING IN FIJI



Scams/Fraud/Cybercrime
Sexual Exploitation
Trafficking in Human Beings/Smuggling
Robbery or Theft
Forgery

LOW THREATS FOR MONEY LAUNDERING IN FIJI



Counterfeiting Currency
Counterfeiting and Piracy of Products
Kidnapping/Restraint/Hostage-taking
Illicit Trafficking in Stolen and Other Goods
Illicit Arms Trafficking
Insider Trading and Market Manipulation
Extortion
Murder/Grievous Bodily Injury
Piracy
Terrorism

SECTOR VULNERABILITIES TO MONEY LAUNDERING

HIGH VULNERABILITY TO MONEY LAUNDERING IN FIJI

HIGH ML RISK

- COMMERCIAL BANKS
- FOREIGN EXCHANGE DEALERS AND MONEY CHANGERS
- PAYMENT SERVICE PROVIDERS
- LEGAL PRACTITIONERS
- REAL ESTATE AGENTS

MEDIUM VULNERABILITY TO MONEY LAUNDERING IN FIJI

MEDIUM ML RISK

Insurance Companies and Brokers, Capital Markets, Credit Institutions, Accountants, Dealers in Precious Metals & Stones, Dealers in Motor Vehicles, Pawnbrokers, Dealers in Marine Vessels

LOW VULNERABILITY TO MONEY LAUNDERING IN FIJI

LOW ML RISK

Superannuation, Development Bank, Virtual Assets & Virtual Asset Service Providers, Company & Trust Service Providers (other than lawyers and accountants), Cooperatives and Credit Unions, Casino Sector (none in existence), Gaming Providers (other than casinos), Dealers in Aircraft, Moneylenders, Dealers in Art, Antiques & Jewellery (other than DPMS), Travel Agents

Following the endorsement of the NRA Report by the National AML Council, the NRA Working Group conducted awareness briefings of the findings of the NRA to key stakeholders including the private sector. This will continue in 2026.

Financial Crime Guides

The FIU provides financial institutions with guides and insights on serious crime threats and risks to enable them to make informed decisions on appropriate risk-based monitoring and mitigation strategies.

In 2024, the FIU observed an increase in the number of STRs on scams. This trend in scam related STR volume continued in 2025 which led the FIU to publish a crime guide on Scam-Related Suspicious Transactions Reported to the FIU for the banking sector and law enforcement agencies. The guide outlined trends, behavioural patterns of scam mules and victims and emerging scam typologies and its associated money laundering risks. The guide was aimed at enhancing scam prevention and detection strategies.

In the last five years, the FIU has observed incidents of individuals either detained at the border or placed under red alert notices that have attempted to enter Fiji using passports obtained through various citizenship by investment programmes. The FIU identified this as an emerging risk and developed and issued a strategic analysis paper on Citizenship by Investment Programmes. The paper was aimed at raising awareness within the banking sector of the inherent money laundering risks associated with the programme. The paper sought to support banks in identifying, assessing, and managing these risks through enhanced due diligence and other risk-based controls consistent with their AML/CFT obligations.

Collaborating with Partners to Understand Threats and Vulnerabilities

Financial Intelligence Contribution

During 2025, the FIU provided advice to various government ministries and agencies of potential risks associated with investment proposals. These proposals were referred to the FIU by government ministries and agencies for due diligence checks. The FIU identified scam indicators and patterns in 16 such investment proposals. These agencies were advised to exercise caution when evaluating these similar applications.

In 2025, the FIU also alerted local and foreign law enforcement agencies of an emerging trend involving substantial cash transactions observed in a new sector. This led to further intelligence gathering by law enforcement agencies. In 2026, the FIU will undertake further analysis of this emerging trend and share its findings with law enforcement agencies to strengthen their understanding and support future disruption efforts.

The FIU also issued alert notices to financial institutions and regulatory agencies on emerging risks related to the abuse of financial products or services. Furthermore, the FIU issued alert notices to two regulatory agencies and financial institutions on emerging risks related to a high risk investment programme and document fraud.

The FIU, as a member of the Pacific Financial Intelligence Community (PFIC), has participated in joint intelligence projects or cases with analysts from other regional FIUs. In 2025, Fiji FIU analysts partnered with Australian and Vanuatu FIUs on a joint intelligence case involving a transnational crime threat of interest to law enforcement agencies in all three jurisdictions.

Contribution to other Risk Assessments

In 2025, the FIU contributed to an RBF led risk assessment of money laundering, terrorist financing, and proliferation financing associated with Virtual Assets (VAs) and Virtual Asset Service Providers (VASPs). The assessment reviewed relevant legislative measures, control mechanisms, and the evolving regulatory landscape relating to VASPs. This work will be finalised in 2026.

Collaboration Outcomes

In 2025, the FIU produced an operational intelligence report identifying emerging indicators of crime risk within a new sector in Fiji. This report was disseminated to local and international law enforcement partners, enabling new lines of enquiry and supporting the development of further intelligence.

In addition, a joint intelligence project undertaken in 2024 between the FIUs of Fiji, Australia, Samoa, and Tonga enabled these FIUs to collaboratively analyse and share intelligence on key persons of interest. The project contributed to enhanced intelligence collection across the FIUs involved and supported ongoing investigations in Tonga in 2025, culminating in the arrest and conviction of a key member of an organised criminal network.

Regulation and Supervision

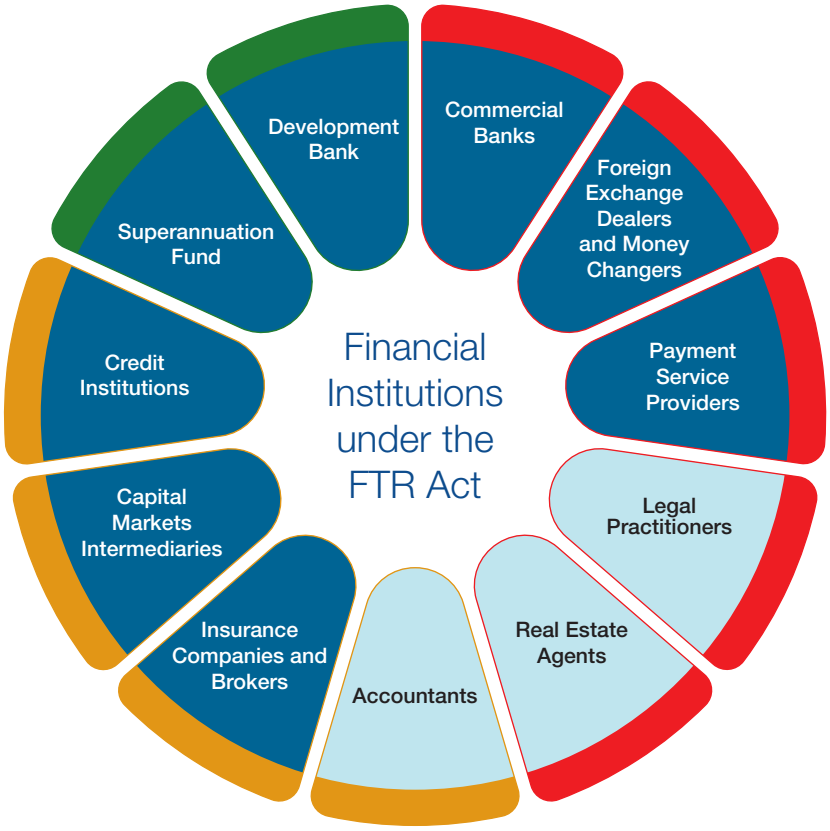
A priority of the FIU is to safeguard financial institutions and other businesses from being misused for criminal activities. The FIU seeks to achieve this by:

i. regulating and supporting financial institutions and businesses to ensure implementation of proportionate internal controls and systems to mitigate financial crime risks;
ii. supervising financial institutions and businesses on a risk-based approach; and
iii. effectively collaborating with other regulatory agencies and partners to promote compliance and understanding of Fiji's anti-money laundering requirements.

Entities and businesses that are required to comply with the requirements of the FTR Act include:

i. financial institutions such as, commercial banks, foreign exchange dealers and money changers, payment service providers, insurance companies and brokers, capital markets, credit institutions, superannuation, development bank, credit unions; and
ii. designated non-financial businesses and professions, such as, legal practitioners, real estate agents or businesses and accounting firms.

All entities and businesses that are covered by the FTR Act are referred to as "financial institutions" under the law.



Regulate and Support

The requirements in the FTR Act, commonly referred to as "preventive measures" are based on international Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) standards, the FATF Recommendations. Financial institutions can implement these preventive measures on a risk-based approach.

The FIU regulates all financial institutions and entities to implement proportionate or risk-based internal controls to mitigate the risk of money laundering, terrorist financing and other serious crimes. The FIU promotes a risk-based implementation of the FTR Act by:

- providing clear guidance on the preventive measures and requirements of the FTR Act through the issue of Guidelines and policy advisories;
- training and ongoing awareness;
- industry/sector focussed AML/CFT forums and training webinars; and
- ongoing engagement with financial institutions to assist them on how they can implement these preventive measures on a risk-based approach.

In 2025, the FIU continued to provide financial institutions with advice and guidance on the requirements under the FTR Act and Regulations.

The FIU provides advisories and guidelines aimed at helping financial institutions gain a better understanding of their obligations. The FIU has issued 10 Enforceable Guidelines to date which provides detailed guidance on the key requirements under the FTR Act. The FIU has issued 19 Policy Advisories to date which provides clarification on interpretation of certain requirements of the FTR Act. The Guidelines and Policy Advisories are accessible on the FIU website.

The FIU also provides policy advice and clarification on an ad-hoc basis, as and when requested by financial institutions. In 2025, the FIU issued 37 ad-hoc policy advisories explaining various requirements of the FTR Act and Regulations.

Ad-hoc Policy Advisories Issued by FIU 2025

Nature of Advisory	Number of ad-hoc Policy Advisories Issued
Customer Due Diligence Requirements	10
Transaction Reporting Requirements	14
Other Issues (FIU Alert Notices, role of compliance officer, AML developments)	13
TOTAL	**37**

Source: Fiji FIU

The FIU promotes awareness and understanding of the FTR Act requirements through the issuance of guidelines and advisories, targeted training and regular engagements with financial institutions through sector-based forums and meetings.

During 2025, 22 new AML Compliance Officers registered with the FIU bringing the total number of registered officers to 200. A briefing was conducted for all new AML Compliance Officers which was aimed at educating them of their role and responsibilities under the FTR Act.

AML/CFT Training by the FIU

Year	2021	2022	2023	2024	2025
Number of employees of Financial Institution	161	109	38	58	54
Number of Financial Institutions	27	44	9	1	18

Source: Fiji FIU

The FIU continued to engage closely with the AML Compliance Officers of financial institutions during 2025 through training and one-on-one meetings. These forums provided a platform for the FIU to update the AML Compliance Officers on new regulatory developments and money laundering trends and to clarify policy requirements.

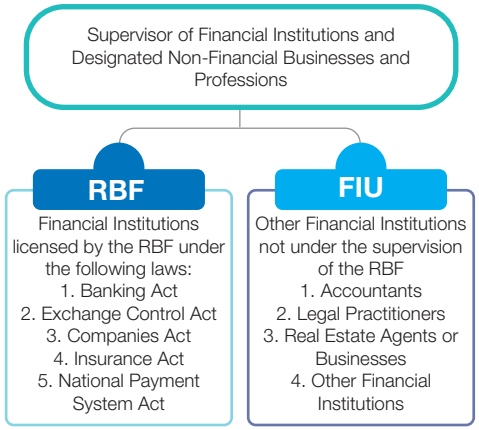
The FIU was invited to participate as a panel speaker at the National Real Estate Conference held in Nadi. The conference was attended by over 100 real estate agents and industry representatives, providing an opportunity for the FIU to engage with key stakeholders and raise awareness of AML/CFT obligations and risk considerations relevant to the real estate sector.

The FIU also used its website to promote awareness of the requirements of the FTR Act including new initiatives, crime guides and press releases issued by the FIU.

Supervising and Enforcing Financial Institutions' Compliance

The FIU and RBF are required to supervise financial institutions' compliance with the FTR Act and Regulations.

AML/CFT Supervision



Source: Fiji FIU

Supervision of financial institutions for compliance with their regulatory obligations is undertaken by the FIU on a risk-based approach through a combination of onsite examination and offsite monitoring programmes.

Therefore, sectors at a high vulnerability or risk of money laundering and terrorist financing are subjected to more intense supervision compared to sectors with lower vulnerability or risk.

During 2025, the FIU conducted onsite compliance examinations of four legal practitioners. The onsite examination involved a review of these entities' internal policies and procedures, customer due diligence, on-going monitoring of transactions, record-keeping and reporting of transactions to the FIU.

FIU Onsite Compliance Examinations

Designated Non-Financial Businesses and Professions	Net ML Risk (NRA 2025)[1]	2021	2022	2023	2024	2025
Legal Practitioners	High	0	0	6	1	4
Real Estate Agents	High	1	0	7	4	0

Source: Fiji FIU

The FIU also relies on the onsite supervision programme of the RBF to assess the compliance of RBF licensed financial institutions with the FTR Act and Regulations.

These financial institutions include commercial banks, insurance companies and brokers, credit and finance companies, restricted foreign exchange dealers and money changers, payment service providers and capital market intermediaries.

[1] Fiji's 2025 National Risk Assessment of Money Laundering, Terrorist Financing and Proliferation Financing.

During the year, the FIU collaborated with the RBF for the on-site compliance examination of the commercial banks, foreign exchange dealers and a credit institution. The FIU provided policy advice to RBF supervisors as and when needed on AML/CFT compliance issues.

The FIU also conducted offsite compliance monitoring as part of its supervision functions. In 2025, the FIU identified 26 cases of non-compliance of regulatory requirements through its offsite monitoring.

The Taipan system was used to monitor financial institutions offsite on a weekly basis for their compliance with requirements to report cash, threshold and international remittance transactions to the FIU. The weekly Taipan reports were analysed by the FIU to identify breaches of the 5-day reporting obligation. During 2025, the FIU identified 9 cases of non-compliance through this process.

During its intelligence analysis process, the FIU identified 14 cases of possible non-compliance of regulatory requirements by financial institutions.

Financial institutions may voluntarily disclose non-compliance with regulatory requirements to the FIU. During 2025, there were three cases of voluntary disclosure of non-compliance of regulatory requirements by financial institution.

This proactive approach of addressing non-compliance matters directly with the FIU, indicates that financial institutions are actively monitoring its own compliance and are committed to meeting their regulatory obligations.

All these cases were subjected to internal enforcement processes by the FIU compliance team.

FIU Offsite Monitoring for Non-Compliance

Offsite Monitoring for Non-Compliance	2021	2022	2023	2024	2025
No. of Possible Non-Compliance Issues identified by the FIU team	35	25	25	27	26
No. of Voluntary Disclosure of Non-Compliance by Financial Institutions	1	4	6	10	3
No. of Breaches of The 5 Days Reporting Requirement	21	16	8	6	9

Source: Fiji FIU

Enforcement tools are applied to ensure compliance by financial institutions with their obligations under the FTR Act and Regulations. The FIU may undertake enforcement actions such as criminal/civil actions, administrative monetary penalties and other remedial measures to ensure that financial institutions comply with the law and other regulatory instruments. The legal basis for applying enforcement action is provided under the FTR Act and FTR Regulations.

The following enforcement actions were undertaken by the FIU in 2025:

1. Financial institutions are required to report their Cash Transaction Report (CTR), Threshold Transaction Report (TTR) and Electronic Funds Transfer Report (EFTR) within 5 working days from the date of transaction.

During 2025, there were nine breaches of the 5-day transaction reporting requirement. The FIU addressed these breaches by immediately issuing notifications to the respective financial institutions to rectify the breaches. The financial institutions were able to rectify the breach within a reasonable time.

Reporting Requirement Non-Compliance

Reporting Requirement Non-Compliance	2021	2022	2023	2024	2025
No. of formal non-compliance letters/ correspondences issued	2	1	1	3	0

Source: Fiji FIU

2. The FIU reviews the reports submitted by financial institutions to identify data quality issues and ensure that fields (especially mandatory fields) in the transaction reports are completed accurately. Any data quality issues, once identified, is registered and communicated immediately by the FIU to the relevant financial institution for its necessary remedial action.

In 2025, the FIU identified 11 data quality issues through its offsite monitoring program. These related to CTRs or EFTRs submitted by financial institutions with incomplete or incorrect information. The cases were subjected to the FIU's enforcement processes, and the issues were resolved by the relevant financial institutions within a reasonable time.

3. In 2025, the FIU worked with three financial institutions to remedy customer due diligence gaps highlighted in 2024 and during the year. This involved monitoring financial institutions as they implemented defined action plans to remediate identified non-compliance issues.

Collaborate with Partners to Promote Compliance

The FIU engages and collaborates with a range of partners including financial institutions, industry groups, regulatory agencies, foreign supervisory agencies and partners to promote compliance and understanding of Fiji's anti-money laundering requirements.

In 2025, the FIU held meetings with the Real Estate Agents Licensing Board (REALB) and the Legal Practitioners Unit (LPU) to discuss the key findings of Fiji's 2025 National Risk Assessment Report. The meetings also discussed strategies to better collaborate to address money laundering risks and strengthen compliance in the legal and real estate sectors.

The FIU continued to work closely with the RBF during the year to ensure the appropriate regulation and supervision of financial institutions for compliance with regulatory requirements. Collaboration efforts include interpreting guidelines and policy advisories and its application, conducting joint onsite and offsite supervision of financial institutions, and providing continuous awareness and guidance on the requirements of the FTR Act.

The FIU also contributed to the RBF Digital Financial Services Working Group meetings, which aims to promote financial inclusion in Fiji.

In 2025, the FIU was part of the joint industry meetings between the RBF and the Restricted Foreign Exchange Dealers Association, the Association of Banks in Fiji, the Payment Service Providers Industry, the Insurance Association and the Finance Companies Association. These forums provided an opportunity for the FIU to inform the industry of regulatory developments and key national projects such as the NRA. The forums also provided an opportunity for the FIU to further clarify regulatory issues.

The FIU is a member of the Pacific AML/CFT Supervisors Forum which consists of AML/CFT supervisors from the Pacific including New Zealand and Australia. The Forum provides a platform for supervisors to share their experiences and challenges on AML/CFT supervision in their respective jurisdictions. During 2025, the FIU also shared supervision practices and guidelines with other regional FIUs.

Financial Intelligence

A core priority of the FIU is to develop financial intelligence to detect and disrupt money laundering and other serious crimes in Fiji. The FIU seeks to achieve this by:

i. developing actionable financial intelligence; and
ii. strengthening collaboration with domestic and foreign partner agencies.

Financial intelligence enables law enforcement partners to investigate ML, TF and serious crimes.

The FIU uses tactical analysis procedures as set out in its standard operating manual to analyse all financial transaction reports and develop intelligence of possible money laundering or other serious crimes.

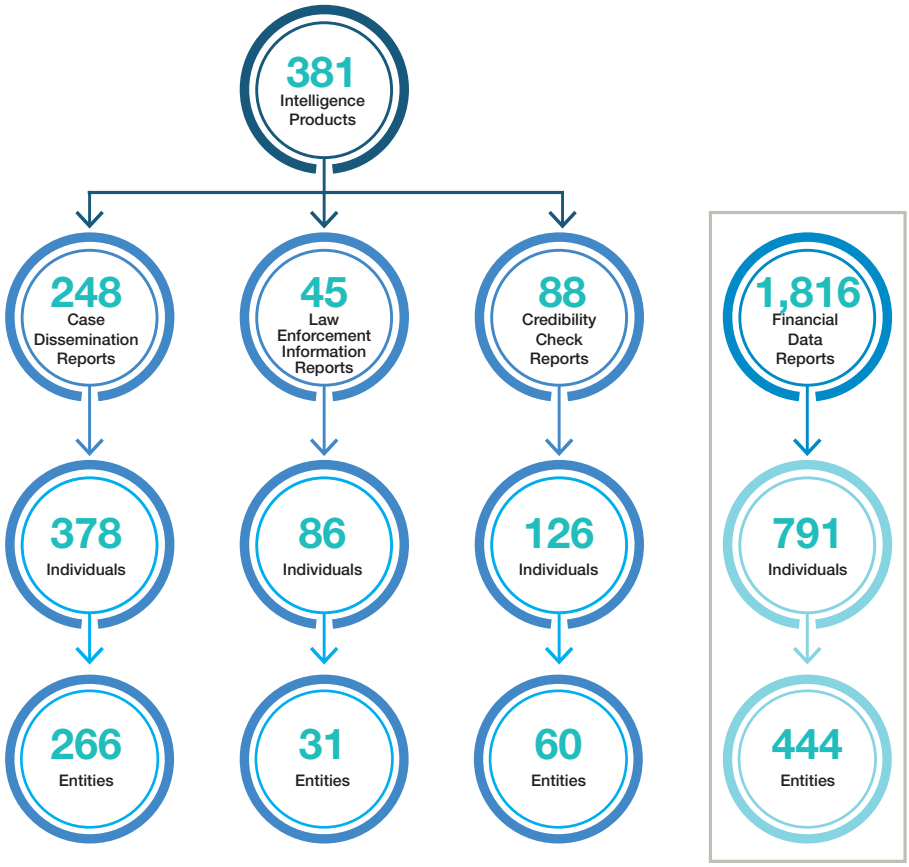
Develop Actionable Intelligence Products

The FIU produces financial intelligence and assists law enforcement agencies to develop their own intelligence. In 2025, the FIU disseminated 381 intelligence reports that assisted law enforcement agencies to:

i. identify new lines of enquiry;
ii. identify likely offences;
iii. identify new persons of interest, unknown targets; and
iv. generate new insights into criminal methodologies.

The FIU also facilitated the extraction of 1,816 financial data reports from its own intelligence database which were used by FRCS, FPF, FICAC and the Immigration Department to investigate or collect intelligence on serious financial crimes.

Intelligence Products Disseminated 2025



Source: Fiji FIU

In 2025, the FIU analysed 749 suspicious transaction reports (STR). As a result of this analysis, 469 STRs were filed away for future intelligence reference, 248 case dissemination reports (CDR) were issued to law enforcement agencies, 15 alert notices were issued to financial institutions, and 17 cases were linked to cases previously disseminated to law enforcement agencies.

Intelligence Products

The FIU disseminates intelligence products spontaneously or upon request from our partner agencies. Spontaneously disseminated intelligence products, referred to as case dissemination reports, (CDR) are the result of the FIU's analysis of suspicious transactions that have been reported under law to the FIU by financial institutions.

Intelligence products disseminated upon request can be used by law enforcement agencies in investigations this is referred to as law enforcement information reports (LIRs). For government agencies it is referred to as credibility check reports (CRs), this product is used to assess the credibility of entities and individuals.

In 2025, the FIU disseminated a total of 381 intelligence products to law enforcement agencies, regulatory bodies, and government ministries. This is an increase from 237 intelligence products disseminated in 2024. This increase is due to the FIU streamlining its processes to cater for timely dissemination of reports and financial data to support investigations by partner agencies.

Case Dissemination Reports

Out of the 381 intelligence products disseminated in 2025, 248 products were CDRs to law enforcement agencies. This is an increase from 125 CDRs disseminated in 2024. These CDRs were developed directly from STRs received in 2025 and prior to 2025 and contained information on 378 individuals and 266 entities.

In some instances, intelligence that is developed from a single STR is sent to more than one law enforcement agency as it may involve suspected violations of different laws and regulations. In 2025, 53 percent of CDRs were disseminated to the FPF and 41 percent of CDRs were disseminated to FRCS. The number of disseminations to FPF has surpassed FRCS as the volume of reports on scams and illicit narcotics offences has increased in the last 3 years.

Case Dissemination Reports to Law Enforcement Agencies

Law Enforcement Agency and Reason for Dissemination	2021	2022	2023	2024	2025
FRCS Possible violations under the Income Tax Act, VAT Act and Customs Act.	98	125	50	34	105
Fiji Police Force *including Transnational Crime Unit. Possible violations under the Proceeds of Crime Act and serious offences under the Crimes Act and other relevant laws.	41	41	74	71	136
Immigration Department Possible violations under the Immigration Act and Passport Act.	8	9	2	1	2
FICAC Possible violations under the FICAC Act and Prevention of Bribery Act	5	14	1	11	1
Others[2]	**22**	**30**	**36**	**8**	**12**
Total	**174**	**219**	**163**	**125**	**256**

Source: Fiji FIU

[2] Other law enforcement agencies include Foregin FIUs and law enforcement agencies and other regulatory bodies.

Based on the number of CDRs for 2025, the top two possible underlying criminal activities identified in the STRs were tax crimes (38.3%) and scams (38%) which are identified as high and medium money laundering threats respectively. Overall, the STR volumes linked to illicit narcotics crimes and corruption were low in 2025 contributing to a low number of CDRs related to these crime types.

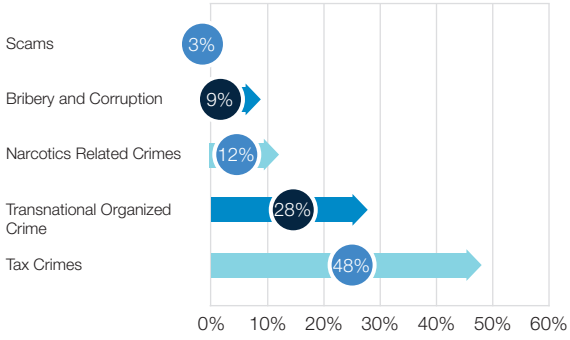
Breakdown of case dissemination reports in 2025 by suspected criminal activities

Suspected Criminal Activity	Net ML Risk (NRA 2025)[3]	Percentage number of disseminations (%)
Tax Crimes	High	38.3
Scams	Medium	38
Transnational Organized Crime	High	15.7
Narcotics Related Crimes	High	4.4
Sexual Exploitation	Medium	1.2
Bribery and Corruption	High	0.4
Fraud	Medium	0.4
Terrorism Financing	Low	0.4
Breach of Policies and Guidelines	Low	0.4
Trade Based – money laundering		0.8

Source: Fiji FIU

In terms of transaction value of CDRs, the top two possible underlying criminal activities that generated the significant transaction values identified in the STRs were tax crimes (48%) and participation in transnational organized crimes (28%) which correlates with the increase in narcotics trafficking cases. Narcotics trafficking is closely linked to transnational organized crime, as criminal networks rely on the drug trade to finance and expand their illicit activities.

Suspected Criminal Activities by Transaction Value of Case Dissemination Reports in 2025

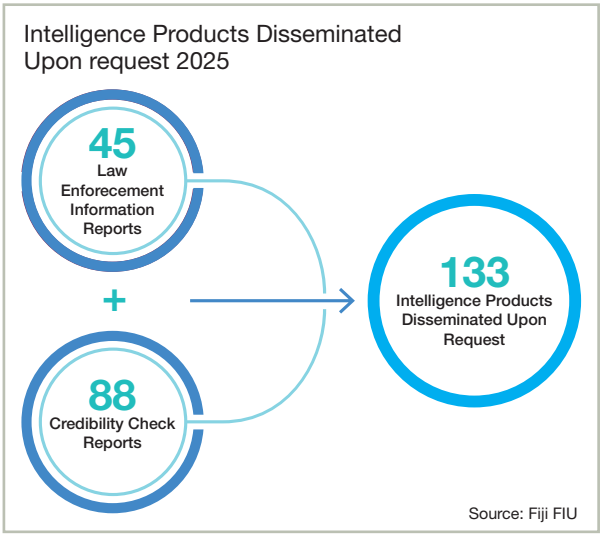


Source: Fiji FIU

[3] Fiji's 2025 National Risk Assessment of Money Laundering, Terrorist Financing and Proliferation Financing.

Intelligence Products Disseminated Upon Request

Out of the 381 intelligence products disseminated in 2025, there were 133 intelligence products disseminated upon request. These products consisted of local information reports and credibility check reports.



a) Law Enforcement Information Reports

The FIU also provides financial intelligence and information to law enforcement agencies upon request. These requests are on people and entities that are already under investigation for money laundering activities and other serious offences such as narcotics trafficking, bribery and corruption, and fraud. The requests may also be related to investigations initiated by a CDR that was disseminated to a law enforcement agency.

In 2025, the FIU disseminated 45 intelligence products that were directly requested by local law enforcement agencies such as the FPF, FICAC and FRCS, compared to 66 reports in 2024. This decrease is due to the FIU streamlining process by introducing a new form to cater to high value cases. These reports contained information on 86 individuals and 31 entities.

Law Enforcement Agencies Requesting Intelligence

Requesting Agency	2021	2022	2023	2024	2025
FICAC	6	19	12	38	30
Fiji Police Force	33	55	47	24	13
FRCS	34	5	3	2	2
Immigration Department	3	3	0	1	0
Others[4]	6	5	0	1	0
TOTAL	**82**	**87**	**62**	**66**	**45**

Source: Fiji FIU

b) Credibility Check Reports

The FIU conducts credibility checks on individuals and entities upon a request made in writing from a government department or authority as provided under section 25.1(m) of the FTR Act.

In 2025, the FIU disseminated 88 credibility check reports compared to 46 reports disseminated in 2024. The credibility checks were conducted on 126 individuals and 60 entities as part of vetting investment proposals, potential supplier applications and assurance checks for board appointments. The FIU advised 6 government ministries and agencies to exercise caution on assessing investment applications, as 16 applications were deemed to be adverse as there were investment scam related indicators and patterns.

Financial Data Reports

In 2025, the FIU disseminated 1,816 financial data reports obtained by authorised law enforcement officers from the FIU database, which includes reports on individuals, entities, addresses and phone numbers. Law enforcement agencies that utilised this arrangement include FPF, FRCS, FICAC and the Immigration Department. The FIU facilitated the highest amount of financial data request from FRCS for tax related crimes relevant to the agency's investigations.

[4] Other requesting agencies include the Ministry of Fisheries, Fijian Competition & Consumer Commission, Fiji Corrections Services and Legal Practitioners Unit.

Exchange of Information with Foreign FIUs

The FIU also receives information from foreign FIUs. In 2025, the FIU received 3 requests for financial intelligence from foreign FIUs through the Egmont Secure Web (ESW).

The FIU made 14 requests through ESW in 2025 as a result of operational taskforce enquiries related to illicit narcotics trafficking and tax related offences.

Alert Notices

The FIU may, under section 25(1)(h) of the FTR Act disseminate alerts in relation to information it has received under the FTR Act. This information could include new typologies and emerging threats that our stakeholders should be aware of.

The FIU issued 4 such alerts in 2025 to financial institutions and regulatory agencies.

Collaborating with Partners to Detect and Disrupt Serious Financial Crimes

The FIU focuses on building collaboration with domestic and international partner agencies including law enforcement agencies to target efforts on serious detection and investigation.

Memorandum of Agreements with Domestic Partners

The FTR Act provides the FIU with the authority to enter into MOAs with other agencies. The MOAs allows the FIU to exchange information and collaborate with domestic partner agencies.

The FIU has signed MOAs with 14 local partner agencies to date. The FIU continued to engage with these partner agencies in 2025. Refer to Appendix 1.

The FIU signed a MOA for the Tax Crimes Taskforce with eight key partner agencies in response to the growing need for a coordinated multi-agency approach in tackling tax crime and other serious financial crimes in Fiji. The Taskforce will further enhance information sharing between agencies to support investigations and prosecutions of tax related crimes.

In 2025, the FIU provided training to the FPF level 3 investigators course on the function of the FIU and shared insights on various money laundering typologies. The FIU also contributed to a scam awareness training to civil servants organised by the Fijian Competition and Consumer Commission (FCCC), providing insights on the indicators of recent scams.

Memorandum of Agreements with Foreign FIUs

The FIU is authorised under the FTR Act to enter into MOAs with foreign FIUs or law enforcement agencies for the exchange of information relevant to the investigation or prosecution of a money laundering offence, terrorist financing offence or any other serious offence. These MOAs allow for a more formal engagement with international FIUs and partners on AML/CFT matters.

The FIU has signed MOAs with 32 foreign FIUs to date. Refer to Appendix 2. The FIU was able to share information and collaborate with these foreign partners during 2025 under these MOA arrangements.

Pacific Financial Intelligence Community

The FIU is a founding member of the Pacific Financial Intelligence Community (PFIC) which is a regional body consisting of 15 FIUs from the Pacific region including Australia and New Zealand.

The PFIC provides a forum for Pacific FIUs that is focused on operational outcomes and other issues of specific interest to the Pacific region. PFIC encourages multilateral and bilateral collaboration across the region on issues of mutual priority through regular dialogue and engagement between members. During 2025, the FIU contributed to the discussions and decisions of PFIC and its Working Groups.

The Director of the FIU served as co-chair of the PFIC during the 2025 operational year and co-chaired the PFIC meetings during this period.

The FIU co-hosted the PFIC's 4th Annual Plenary in Nadi, Fiji at the end of 2025. The PFIC Annual Plenary brought together 15 FIUs from across the region, including Australia, Cook Islands, Fiji, Kiribati, Nauru, New Zealand, Niue, Palau, Papua New Guinea, Republic of Marshall Islands, Samoa, Solomon Islands, Tonga, Tuvalu and Vanuatu.

The meeting allowed the PFIC members to share insights on regional crime threats, operational challenges and to discuss strategies for addressing high priority crime activities. The Annual Plenary concluded with a workplan for 2026 focused on building the capacity of members and collaboration on financial intelligence and strategic initiatives to address priority crime threats.

In 2025, the FIU also participated in its third PFIC multilateral intelligence project with counterparts from Australia and Vanuatu FIUs. The project involved financial intelligence data collection and collation relating to a transnational crime threat in the Pacific.

Egmont Group

As a member of the Egmont Group of FIUs, the Fiji FIU is committed to sharing information with 182 other foreign FIUs who are Egmont Group members.

During 2025, the Fiji FIU continued to provide assistance and information to other Egmont Group members upon request via the ESW. The FIU also requested information from Egmont Group members on operational matters during the year.

PFIC's 4th Annual Plenary, Nadi, Fiji, October 2025



Source: Fiji FIU

Financial Intelligence Outcomes

The FIU's analytical work and financial intelligence continued to deliver tangible illicit asset recovery and revenue outcomes.

In 2025, authorities successfully confiscated properties valued at FJ$1.2 million held by Mr Aidong Zhang, following his 2019 conviction for money laundering and obtaining property by deception. The FIU had provided financial intelligence to law enforcement agencies in 2016 which contributed to the investigation and this asset confiscation outcome in 2025.

The FIU continue to assist partner agencies resulting in the following various illicit asset tracing and recovery in 2025.

- The tracing of tainted assets valued more than $300,000.00 with recovery of tainted funds valued at $15,165.90 held by Mr Rahul Kumar following multiple convictions for money laundering and obtaining a financial advantage;
- Tracing of tainted assets valued more than $400,000.00 with recovery of $52,312.24 as tainted funds held by Mr Ledua Matai following charges for abuse of office; and
- Further tracing of tainted assets of two motor vehicles (White Honda Fit & Black Audi) and recovery of $98,907.73 in tainted funds held by Mr. Alzaid Shain Ali and Ms. Grace Katia following multiple charges of unlawful possession and attempted exportation of 12.33 kilograms of cocaine.

Earlier FIU referral of financial intelligence to FRCS in 2020 also led to further assessments of individuals and related businesses, resulting in approximately $300,000 in additional tax payable in 2025.

Enabling Capabilities

Technology Capability

The FIU uses technology as key tools in its daily intelligence and regulatory processes. The FIU leverages innovative technology to automate key processes, effectively store, manage and analyse its data and to draw valuable insights for decision making and strategic actions.

The FIU's Information Management System Online (FFIMSO) consists of two online web application systems, namely Online Data Delivery System (ODDS) and Transaction Query System (TRAQ).

ODDS is used by financial institutions to electronically submit financial transaction reports to the FIU.

ODDS Registration

Sector	Net ML Risk (NRA 2025)[5]	No. of Reporting Entities Registered for Online Reporting to the FIU
Commercial Banks	High	6
Foreign Exchange Dealers & Money Remitters	High	9
Payment Service Providers	High	3
Legal Practitioners	High	80
Real Estate Agents	High	39
Accounting Firms	Medium	13
Finance Companies	Medium	13
Insurance Companies and Brokers	Medium	14
Superannuation Fund	Low	
Securities and Brokers	Low	3
Money Lenders	Low	1
Statutory Authority	Low	4
Others		6
TOTAL		**191**

Source: Fiji FIU

At the end of 2025, 191 reporting entities were registered on ODDS. ODDS was accessed by 74 authorised individual users, 5,305 times during 2025.

The FIU continued to provide support and training on the use of ODDS to securely submit financial transaction reports to the FIU in a timely manner.

Technology Solutions to Improve Data Quality

The FIU employs controls which monitor the quality of data provided in financial transaction reports submitted by financial institutions on ODDS. Data quality issues are quickly identified by FFIMSO and raised with financial institutions for correction to the reports. Furthermore, the FIU continued to work with financial institutions to ensure that their CTR, EFTR and TTR reporting solutions adequately meet the minimum standards for reporting.

During 2025, the FIU worked closely with commercial banks to implement systems that would enable them to report the TTRs as required. This will continue into 2026.

Cyber Security and Cyber Risks

In 2025, the FIU conducted a comprehensive vulnerability assessment and penetration testing as part of the RBF's cybersecurity measures conducted on the whole FFIMSO system. The weekly cybersecurity scans on FFIMSO flags any critical vulnerabilities and threats against potential cyber-attacks. The vulnerabilities in the system are identified and mitigations are applied to resolve the vulnerabilities. The FIU's cybersecurity strategy is aimed at mitigating the risk of cyber-attacks and to protect against unauthorised exploitation of FFIMSO.

[5] Fiji's 2025 National Risk Assessment of Money Laundering, Terrorist Financing and Proliferation Financing.

Taipan System and Transaction Query System

The FIU Intelligence team continued to use the Taipan system for its intelligence process to perform profiling of entities or persons of interest. The system efficiently processes large volumes of financial data and leverages advanced analytical tools, fast search functionality and robust data-filtering capabilities along with interactive dashboards to support FIU analysts in profiling activities.

The FIU is a member of the Taipan User Working Group, consisting of Pacific FIUs that use the Taipan system. The FIU, through the PFIC Taipan User Working Group, engaged with the AUSTRAC IT team during the year to resolve technical issues identified during the use of Taipan and to explore further enhancements to the system. The FIU also collaborated with other Pacific FIUs on training exercises and information exchange to strengthen staff capability in their use of the Taipan system.

The Transaction Query System (TRAQ) was used by 33 authorised officers from partner law enforcement agencies during the year to access FIU data. Information accessed through the TRAQ system is provided under the MOAs signed with these respective agencies.

Alert and Monitoring System

The FIU continued to use AMS which monitors all financial transaction reports maintained on the FFIMSO database for identifying suspicious transactions.

Currently, AMS has 7 suspicious indicator rules which runs in the background. Alerts are generated and emailed to the intelligence team for further analysis and profiling.

Case Management System

The FIU continued to use CMS for managing STRs and CDRs. CMS centrally stores all STR information, case analysis details and dissemination reports. CMS also generates templates for case dissemination reports and link charts. During 2025, there was ongoing support and enhancement provided to ensure the effective operation of CMS.

Data Capability

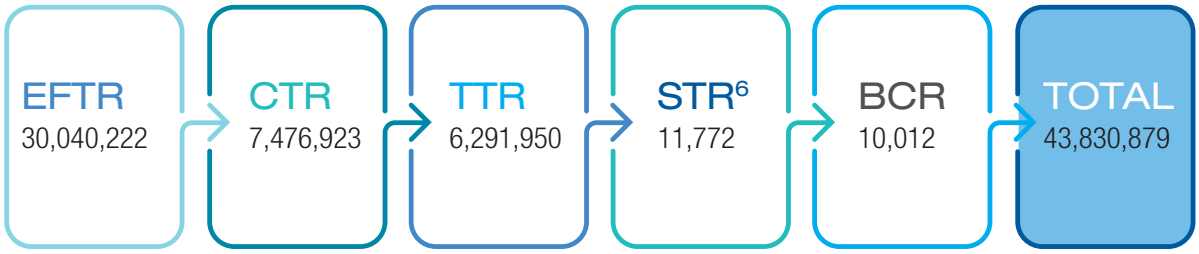
Data is a valuable asset of the FIU, essential in enhancing the FIU's capabilities in understanding and mitigating financial crime risks, safeguarding financial institutions, and developing actionable financial intelligence. Robust data management enables the FIU to carry out its mandate effectively and consistently and support informed decision-making.

The FIU holds and continues to receive a substantial volume of financial data. This data is received and held in the form of various financial transaction reports received from financial institutions. These reports consist of suspicious transaction reports (STR), cash transaction reports (CTR), threshold transaction reports (TTR), and electronic funds transfer report (EFTRs) which are submitted by financial institutions as required by law.

The FIU also receives border currency reports (BCR) which are declarations of currency by departing or arriving passengers at Fiji's port of entry.

As at 31 December 2025, the FIU held a total of 43,830,879 financial transaction reports and BCRs on its database which formed the basis of the FIU's intelligence process.

Financial Transaction Reports Held on the FIU Database



Source: Fiji FIU

In 2025, the FIU received a total of 6,803,959 financial transaction and other reports. These reports consisted of STRs[7], CTRs[8], TTRs[9], EFTRs[10], and BCRs[11]. Majority of these reports are provided electronically to the FIU by financial institutions using the FIU's online reporting portal or ODDs.

Financial Transaction Reports Received

	2021	2022	2023	2024	2025
STR	261	435	527	559	683
CTR	586,382	572,269	22,321	22,284	25,561
TTR	0	233,770	1,676,525	2,026,462	2,355,193
EFTR	2,434,091(r)	2,960,501	3,542,848	4,089,605	4,421,705
BCR	99	640	599	840	817
TOTAL	**3,020,833(r)**	**3,767,615**	**5,242,820**	**6,139,750**	**6,803,959**
Monthly Total Average	**251,736\(r)**	**313,968**	**436,902**	**511,646**	**566,997**

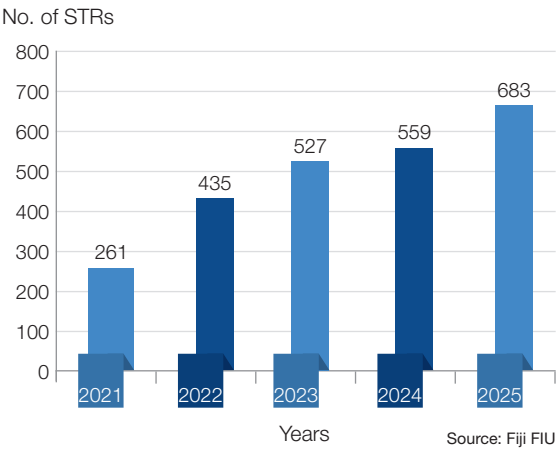
Source: Fiji FIU

Suspicious Transaction Reports

The FIU received 683 STRs[12] in 2025 or an average of 57 STRs per month compared to 559 STRs received in 2024.

STRs were reported to the FIU by various financial institutions. The majority of the STRs continue to be reported by commercial banks (2025: 67%; 2024: 81%) followed by the payment service providers (2025: 15%; 2024: 4%).

Suspicious Transactions Reported



Source: Fiji FIU

6 Includes 1,145 STRs that were reported between 2000 – 2005 under section 61 of the Proceeds of Crime Act.
7 Suspicious Transaction Report (STR) is a report by financial institutions to the FIU on any transaction (including attempted transactions) or information which it suspects or has reasonable grounds to suspect maybe related to the commission of: a) a money laundering offence; b) a financing of terrorism offence; c) a serious offence.
8 Cash Transaction Report (CTR) is a report by non-banks to the FIU on any cash transaction of $5,000 and above (or its equivalent in foreign currency).
9 Threshold Transaction Report (TTR) is a report by the banks to the FIU on any transaction of $5,000 or more.
10 Electronic Funds Transfer Report (EFTR) is a report by the banks, money remittance providers, payment service providers to the FIU on all international electronic fund transfer transactions.
11 Border Currency Report (BCR) is a declaration completed by a traveler at the borders if they are carrying on themselves or in their possessions, any currency or bearer negotiable instruments of $10,000 or more (or equivalent amounts in foreign currency).
12 The number of STRs reported and the funds that are involved in suspicious transactions do not necessarily indicate the size of money laundering activity in Fiji. However, these transactions have been subject to a greater level of scrutiny by reporting financial institutions and have been flagged and reported as suspicious transactions.

About 95 percent of STRs were received electronically via ODDS. The remaining 5 percent of STRs were reported via email or hardcopy reports that were later converted into digital format on ODDS.

STRs are reported manually through an online form on ODDS before it is transferred to Taipan where it is subjected to analysis by the Intelligence Management team. The STRs from Taipan are automatically curated in a particular format and uploaded to CMS.

Suspiscious Transactions Reported by Sector

Financial Institutions and Persons Reporting	Number of Financial Institutions Registered with FIU	Net ML Risk (NRA 2025)[13]	No. of STRs Received				
			2021	2022	2023	2024	2025
Commercial Banks	6	High	177	246	401	451	460
Money Remittance Service Providers	11	High	36	154	74	67	85
Legal Practitioners	45	High	1	4	2	0	2
Real Estate Agents	29	High	0	0	0	0	0
Payment Service Providers	2	High	4	0	11	22	108
Accounting Firms	17	Medium	0	0	0	0	0
Finance Companies	11	Medium	3	4	5	5	10
Insurance Companies and Brokers	12	Medium	2	1	5	5	3
Superannuation Fund	1	Low	4	1	5	7	11
Securities, Unit Trusts	4	Low	0	3	8	1	2
Members of the Public	-		32	22	14	1	1
Regulatory Authorities	-		1	0	2	0	1
Others[14]	1		1	0	0	0	0
TOTAL	**139**		**261**	**435**	**527**	**559**	**683**

Source: Fiji FIU

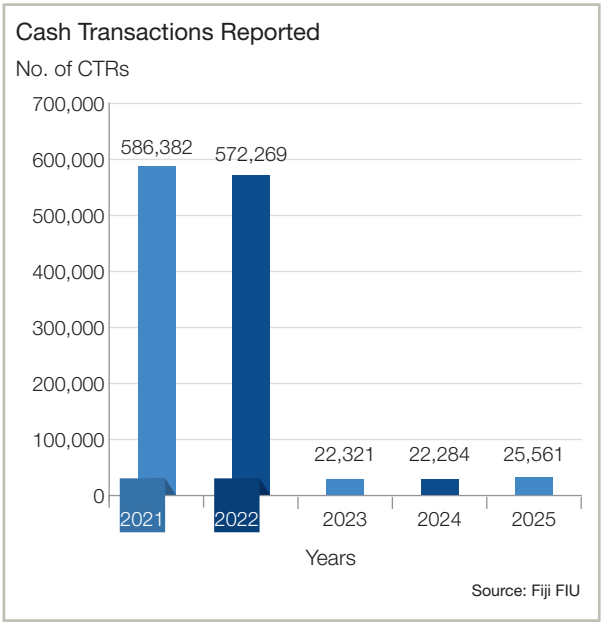
[13] Fiji's 2025 National Risk Assessment of Money Laundering, Terrorist Financing and Proliferation Financing.
[14] "Others" include STRs filed by foreign FIUs.

Cash Transaction Reports

The FIU received 25,561 CTRs in 2025 or an average of around 2,130 CTRs per month. This is an increase of 15 percent compared to 22,284 CTRs received in 2024. CTRs are reported by non-bank financial institutions.

About 78 percent of CTRs were batch reported on ODDS by non-bank financial institutions and 23 percent of CTRs were reported manually via the online data entry form on ODDS. The batch reporting of transactions is more efficient for large volumes of CTRs and it eliminates the risk of a human error during data entry.

Majority (81%) of the CTRs received during 2025 were reported by foreign exchange dealers and money remittance service providers.



Cash Transactions Reported by Sector

Financial Institutions and Persons Reporting	Net ML Risk (NRA 2025)[15]	No. of CTRs Received				
		2021	2022	2023	2024	2025
Commercial Banks[16]	High	583,175	565,312	0	0	0
Foreign Exchange Dealers and Money Remittance Service Providers	High	1,448	4,960	18,361	17,782	20,734
Legal Practitioners	High	252	310	35	8	11
Real Estate Agents	High	0	6	4	0	2
Payment Service Providers	High	0	3	1,921	2,539	3,131
Finance Companies	Medium	841	1108	1,452	1,228	971
Insurance Companies and Brokers	Medium	521	259	148	151	168
Superannuation Fund	Low	73	160	122	161	205
Securities/ Brokers/ Advisors	Low	72	151	278	413	339
Total		**586,382**	**572,269**	**22,321**	**22,282**	**25,561**

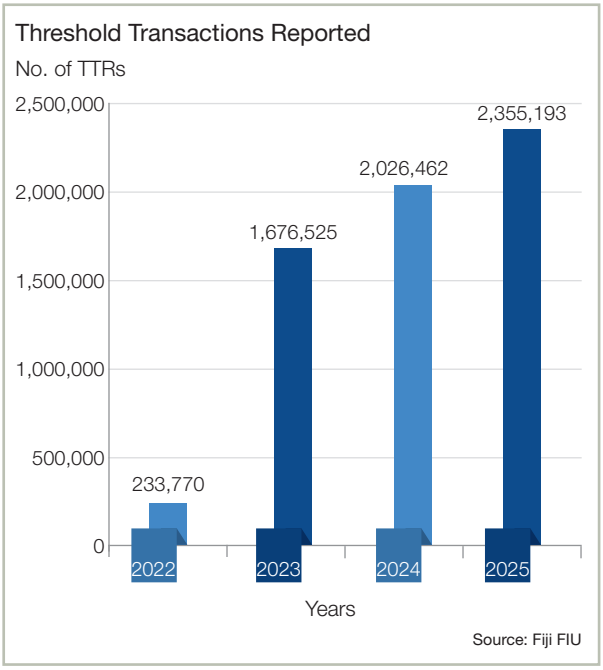
Source: Fiji FIU

[15] Fiji's 2025 National Risk Assessment of Money Laundering, Terrorist Financing and Proliferation Financing.
[16] From November 2022, the commercial banks ceased reporting cash transaction reports.

Threshold Transactions Reported

The FIU received 2,355,193 TTRs in 2025 or an average of around 196,266 TTRs per month from the commercial banks. All TTRs submitted were batch reported on ODDS by commercial banks.

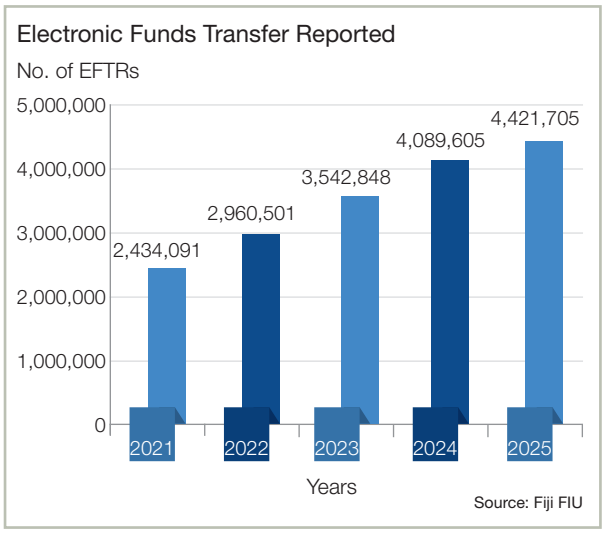
The TTR framework came into force in November 2022 and is a reporting obligation applicable only to commercial banks.

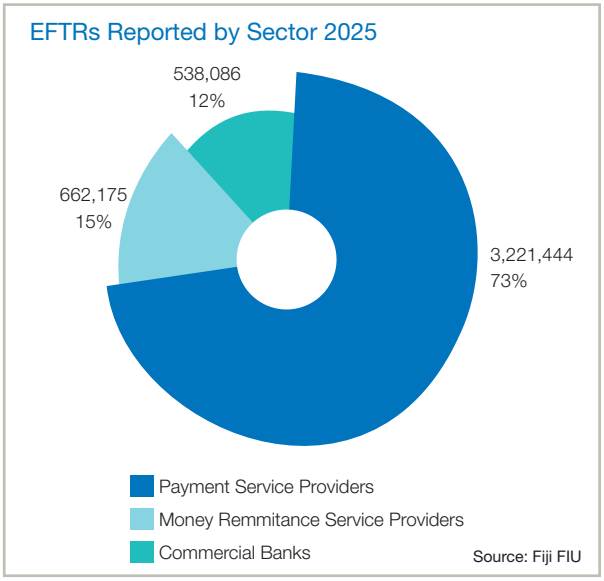


Electronic Funds Transfer Reports

The FIU received 4,421,705 EFTRs in 2025 or an average of around 368,475 per month. This is an increase of 8 percent compared to 4,089,605 EFTRs received in 2024. Majority (99.73%) of the EFTRs were batch reported on ODDS.

The increase in EFTRs from the payment service providers was due to the substantial demand by consumers for the use of the mobile money wallet for funds transfer. This is considered as a convenient and cheaper alternative to remit funds to Fiji compared to traditional remittance channels.





EFTRs may involve remittances into Fiji (inward) or remittances out of Fiji (outward). Majority (92%) of EFTRs reported during 2025 were for inward remittances.

Inward international remittance transactions reported to the FIU were conducted from the following ten major countries: Australia, New Zealand, United States of America, United Kingdom, Canada, Cook Islands, Vanuatu, Ireland, Tuvalu and Tonga.

Outward international remittance transactions reported to the FIU were made to the following ten major countries: Australia, New Zealand, Bangladesh, India, China, United States of America, Philippines, Hong Kong, Solomon Islands and Singapore.

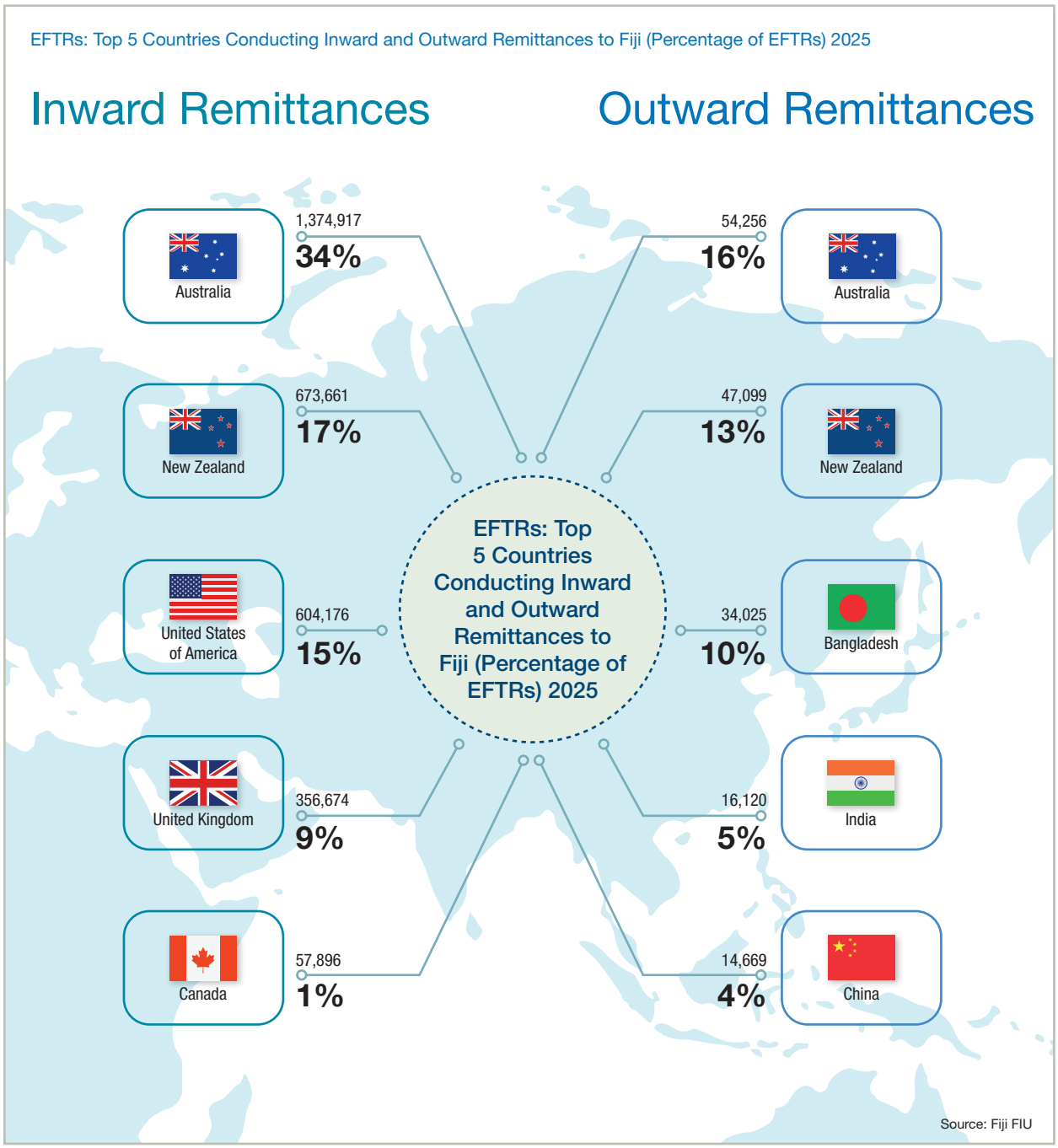
Electronic Funds Transfer Transactions Reported by Sector

Sector	Net ML Risk (NRA 2025)[17]	No. of EFTRs Received				
		2021	2022	2023	2024	2025
Money Remittance Service Providers	High	1,319,304	980,133	951,013	815,367	662,175
Commercial Banks	High	348,597	479,275	452,512	545,795	538,086
Payment Service Providers	High	766,190[18]	1,501,093	2,139,323	2,728,443	3,221,444
Total		**2,434,091**	**2,960,501**	**3,542,848**	**4,089,605**	**4,421,705**

Source: Fiji FIU

[17] Fiji's 2025 National Risk Assessment of Money Laundering, Terrorist Financing and Proliferation Financing.
[18] EFTRs of Payment Service Providers for 2021 has been revised from 216,501 to 766,190.

EFTRs: Top 5 Countries Conducting Inward and Outward Remittances to Fiji (Percentage of EFTRs) 2025

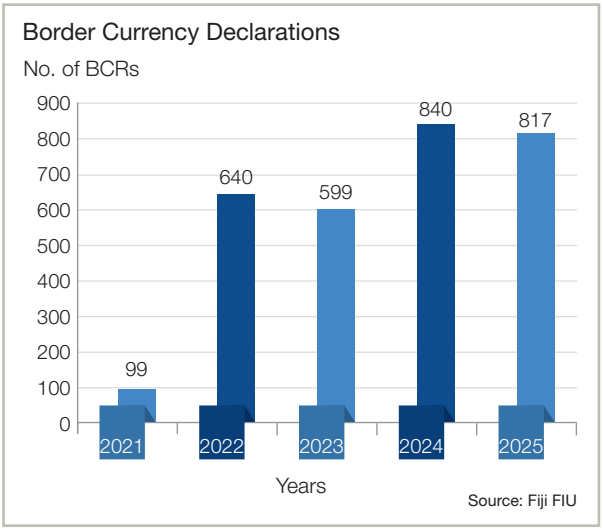


Border Currency Reports

All travellers coming into Fiji or going out of Fiji are required to declare if they are carrying currency or negotiable bearer instruments of $10,000 or more (or its equivalent in foreign currency).

Travellers are required to make a declaration in the first instance on the arrival or departure cards and then fill out a BCR form which is available at all ports of entry and exit in Fiji. The completed BCRs are collected by FRCS Customs officials at the ports and submitted to the FIU for central recording, analysis and for its intelligence purpose.

In 2025, the FIU received 817 BCRs compared to 840 BCRs received in 2024.



There were more declarations made by outbound travellers compared to inbound travellers in 2025. In 2025, 56 percent of declarations were made by outbound travellers while 44 percent of declarations were made by inbound travellers.

BCR Declarations

Persons Declaring	2021	2022	2023	2024	2025
Declarations made by **inbound** travellers	29	201	255	413	361
Declarations made by **outbound** travellers	70	439	344	427	456
TOTAL	**99**	**640**	**599**	**840**	**817**

Source: Fiji FIU

The total value of currency declared by travellers in the BCRs in 2025 was about $56 million.

Value of Border Currency Reports Reported

Persons Declaring	Value of Currency Declared ($million)				
	2021	2022	2023	2024	2025
Travellers Arriving in Fiji	0.5	4.9	10.3	19.9	14.5
Travellers Departing Fiji	1.5	32.8	28.7	29.7	41.5
Total	**2.0**	**37.7**	**39.0**	**49.6**	**56.0**

Source: FRCS and Fiji FIU

Majority of BCRs declared by inbound and outbound travellers ranged in the value of $10,000 - $100,000.

Failure to declare currency at the border is an offence under the FTR Act. If convicted, a person is liable to a fine of up to $60,000 or imprisonment of a maximum of 10 years or both. In 2025, there was 14 reported cases of BCR non-declaration for both inbound and outbound travellers.

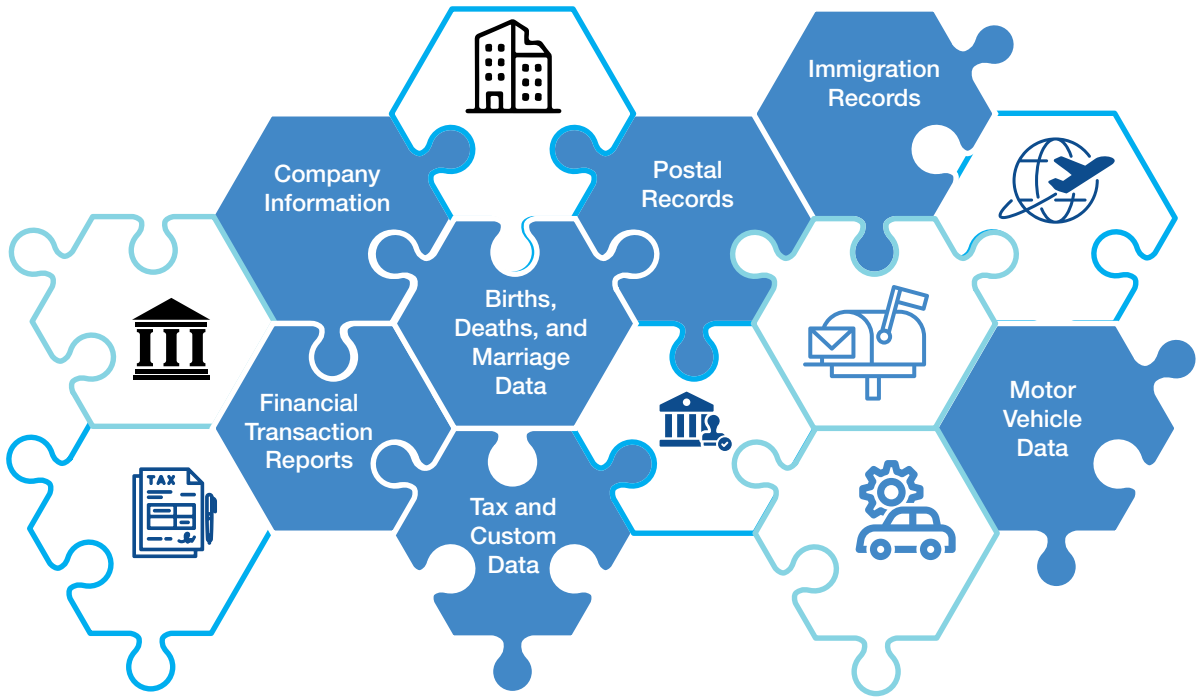
Access to Government Databases and Data

The FIU also has access to non-financial data held with various government agencies. This access is provided under MOAs signed with these respective government agencies.

The FIU has online access to four databases of partner government agencies including the Immigration Department, Land Transport Authority, and FRCS. Furthermore, the FIU has access to bulk data on persons, companies and postal addresses from Registrar of Births, Deaths and Marriages, Registrar of Companies and Post Fiji Ltd.

During 2025, the FIU worked with these relevant agencies to ensure there is consistent and secure access to these databases and bulk data.

FIU Data Holdings



Source: Fiji FIU

Direct Access to FIU Data

Law enforcement agencies may access the FIU's data directly through the FIU's database onsite at the FIU office. This access is provided under the law and MOAs signed with these respective agencies. There are stringent measures and procedures in place to safeguard the confidentiality of any FIU data that is accessed directly by law enforcement agencies.

In 2025, there were 1,816 financial report obtained by authorised law enforcement officers from the FIU database, which includes reports on individuals, entities, addresses and phone numbers.

Law enforcement agencies that utilised this arrangement included FPF, FRCS, FICAC and the Immigration Department.

The FIU received the highest amount of data request from FRCS for tax related crimes relevant to the agency's investigations.

Breakdown of data types obtained by authorised law enforcement officers

Requesting Agency	No. of Entities	No. of Individuals	No. of Addresses	No. of Bank Account Numbers	No. of Phone Numbers
FRCS	405	539	233	193	85
FICAC	11	50	0	0	1
Fiji Police Force	21	170	29	8	27
Immigration Department	7	32	3	2	0
Total	**444**	**791**	**265**	**203**	**113**

Source: Fiji FIU

Our People

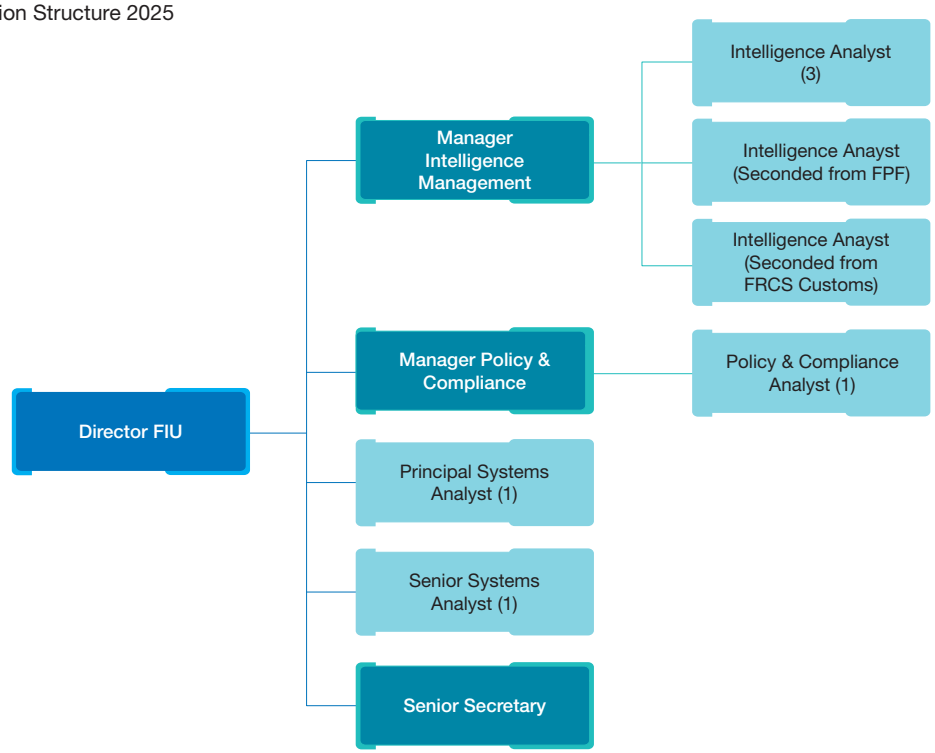
Staff are critical in the implementation of the FIU's strategies. The FIU seeks to build its people capability by equipping staff with the right skills through training and development.

As at the end of 2025, the FIU had eleven permanent staff and two officers on secondment from partner agencies (one FPF officer and one FRCS officer). This is an increase of one permanent staff from 2024.

During the year, FIU staff attended various training workshops and technical forums as part of professional development of staff. The training was facilitated both virtually and in-person by various partners such as APG and AUSTRAC.

The FIU also leveraged on the RBF people capabilities and framework to provide a conducive work environment and conditions for staff.

FIU Organisation Structure 2025



Source: Fiji FIU

Governance and Communication

The FIU continued to provide quarterly reports on its operations to the Governor of the RBF. The FIU also provided regular updates to the Chair of the National AML Council on key AML/CFT national initiatives and projects.

The FIU fully implements the Egmont Group key governance instruments, namely the Egmont Charter, Operation Guidance, Principles of Information Exchange and Support and Compliance Process.

The FIU also implemented processes to comply with the international standards relating to financial intelligence units. These ensure that the FIU's operations are in line with international best practice.

The FIU used the media and its website to communicate key initiatives to the general public and its stakeholders. The FIU also continued to use its website to disseminate information to financial institutions on the regulatory requirements.

Funding and Expenditure

The RBF continued to fund the operations of the FIU in 2025. The FIU's total expenditure for 2025 was $1,223,000 compared to $828,000 in 2024. The expenditure of the FIU is incorporated into the financial statements of the RBF and is audited as part of its annual accounts.

FIU Funding and Expenditure

Year	2022	2023	2024	2025
Operating Expenditure	910,000	1,057,000	828,000	1,223,000
Capital Expenditure	9,883	9,883	2,000	Nil
Total	**919,883**	**1,066,883**	**830,000**	**1,223,000**

Source: Reserve Bank of Fiji

The RBF also provided other administrative support services to the FIU in 2025 in the areas of human resource management, accounting, information technology services, security services and other general administrative services.

The FIU received indirect funding assistance from FRCS and the FPF through the secondment of their staff with the FIU in 2025. The salaries of the seconded officers were fully funded by their respective agencies.

In 2025, the FIU also received assistance from various organisations to fund staff attendance at technical trainings and meetings.

5 NATIONAL STRATEGIES AND CONTRIBUTIONS

Fiji Mutual Evaluation

Fiji will undergo a mutual evaluation in 2026/2027, where it will be assessed on its compliance with international anti-money laundering standards called the FATF Recommendations. This evaluation will be coordinated by the APG on Money Laundering.

In 2025, the FIU commenced its own preparations for the mutual evaluation.

At a national level, the FIU played a key role in coordinating efforts across key government agencies to prepare for the mutual evaluation process. The FIU also raised awareness of key financial institutions of the mutual evaluation and the expectations on the private sector. A senior staff of the FIU has been assigned as a lead coordinator on the mutual evaluation process. The FIU liaised closely with the APG secretariat during 2025 on the mutual evaluation process. This work will continue into 2026.

National AML Council

The National AML Council is established under section 35 of the FTR Act and is Fiji's national coordinating committee on matters relating to money laundering and terrorist financing. The functions of the Council are provided for in section 35(5) of the FTR Act and are:

1. to advise the FIU and the Minister on any matters relating to the prevention of money laundering or the financing of terrorism;
2. to make recommendations to the Unit and the Minister on any matter relating to the prevention of money laundering or the financing of terrorism;
3. to assist the FIU and the Minister in the formulation of policies or strategies relating to the prevention of money laundering or the financing of terrorism; and
4. to assist the FIU in coordination between various Government departments and with statutory corporations.

Mutual Evaluation Working Group at Risk and Context Meeting



Source: Fiji FIU

The members of the National AML Council are:

1. Permanent Secretary for the Ministry for Justice, as Chairperson;
2. Director of the ODPP;
3. Commissioner of Police;
4. Governor of the RBF;
5. Chief Executive Officer of the FRCS; and
6. Director of the FIU.

The Council may invite other persons to attend the Council meetings. The Fiji Independent Commission Against Corruption (FICAC) is currently an invited member of the National AML Council.

There were two Council meetings in 2025.Some of the key activities of the National AML Council in 2025 included:

i. coordination of Fiji's preparation for the APG Mutual Evaluation in 2026 including the establishment of a Mutual Evaluation Working Group to coordinate agencies' preparation for the process;

ii. meetings with officials from the APG secretariat including the co-chair in early 2025 on Fiji's Mutual Evaluation process and Fiji's preparation efforts;

iii. ongoing support and contribution to APG work, namely, Fiji's contribution to the APG mutual evaluation programme, and other governance issues;

iv. oversight of Fiji's NRA and the endorsement of the final NRA report;

v. review of Fiji's National Policy on Preventing Money Laundering and Terrorist Financing;

vi. Briefing of the cabinet on key national initiatives.

The FIU serves as the secretariat of the National AML Council. In 2025, the FIU provided the secretariat services for the Council and support for the Chair of the Council and its meetings. The FIU also coordinated the preparation of information papers to Cabinet, on behalf of the Council, on key national initiatives such as the mutual evaluation and NRA.

National Working Groups

During 2025, the Director FIU held meetings with various heads of agencies. These meetings were aimed at discussing common issues and topics for collaboration and networking between agencies.

The FIU continued to contribute to national policy formulation, implementation and coordination through participation in various national committees such as the National Digital ID Project Committee and Legal Working Group and the RBF Digital Financial Services Working Group.

6 INTERNATIONAL PRIORITIES AND CONTRIBUTIONS

The FIU engaged closely with various international partners through its membership of various international forums, working groups and taskforces. Through its memberships of these international forums, working groups and taskforces, the FIU can exchange information and contribute to international AML/CFT policy formulation and projects.

Fiji is a member of the APG, an autonomous and collaborative international organisation currently comprising 42 member countries.

The FIU, as the designated lead agency for Fiji, liaised closely with the APG in 2025 on various national outputs, APG governance and other policy and mutual evaluation matters.

During 2025, the FIU participated in the following key APG activities:

i. participated in various APG surveys and contributed to discussion papers;
ii. Mutual Evaluation Committee meetings and discussions on mutual evaluation reports and follow up reports of APG members;
iii. coordination on technical assistance projects for Fiji; and
iv. attended the APG Annual Plenary Meeting.

The FIU continued to liaise with the APG on various AML/CFT issues relevant to Fiji during the year.

The FIU is also a member of the Egmont Group of FIUs. The FIU continued to participate in the activities of the Egmont Group during 2025. This included contributing to Egmont surveys conducted during the year, reviewing and providing comments on Egmont governance papers, projects and questionnaires.

Fiji Delegation at Asia Pacific Group on Money Laundering Plenary 2025



Source: Fiji FIU

7 APPENDICES

APPENDIX 1: MOA SIGNED WITH DOMESTIC PARTNER AGENCIES

Agency	Date MOA Signed	Type of MOA
Immigration Department	12 July 2007	Information exchange
Fiji Revenue and Customs Service	28 November 2007	Information exchange and secondment of two staff with the FIU
	12 September 2014 (amendment)	Direct access to FIU database
Fiji Police Force	24 January 2008	Information exchange and secondment of a staff with the FIU
	11 December 2014 (amendment)	Direct access to FIU database
Investment Fiji	13 June 2008	Information exchange
Ministry of Justice	3 July 2008	Information exchange
Land Transport Authority	5 October 2009	Information exchange
Fiji Independent Commission Against Corruption	3 November 2009	Information exchange
Joint Taskforce RBF/FRCS/FIU	14 April 2010	Information exchange
Maritime Safety Authority of Fiji	16 August 2012	Information exchange
Reserve Bank of Fiji	17 April 2014	Information exchange
Fijian Elections Office	11 August 2016	Information exchange
Real Estate Agents Licensing Board	24 April 2017	Information exchange
Post Fiji Pte Limited	19 March 2020	Information exchange
iTaukei Land Trust Board	4 August 2021	Information exchange

Source: Fiji FIU

APPENDIX 2: MOA SIGNED WITH FOREIGN FIUS

Country	Name of FIU	Date
Australia	Australian Transactions Reports and Analysis Centre	19 May 2011
Bangladesh	Financial Intelligence Unit	9 June 2015
Belgium	Financial Intelligence Unit	3 September 2012
Brazil	Council for Financial Activities Control	3 July 2013
Cambodia	Cambodia FIU	5 December 2017
Canada	Financial Transactions and Reports Analysis Centre of Canada	12 July 2011
China	China Anti-Money Laundering Monitoring and Analysis Center	6 October 2021
Cook Islands	Cook Islands FIU	21 July 2011
France	The Unit for Intelligence Processing and Action Against Illicit Financial Networks	12 July 2011
India	India FIU	5 June 2014
Indonesia	Indonesian Financial Transaction Reports and Analysis Center	10 July 2009
Israel	Israel Money Laundering Prohibition Authority	6 February 2013
Japan	Financial Intelligence Centre	9 June 2015
Korea	Korea FIU	6 May 2011
Lao People's Democratic Republic	The Anti-Money Laundering Intelligence Office, National Coordination Committee For Anti-Money Laundering And Counter-Financing Of Terrorism Of The Lao People's Democratic Republic	26 July 2022
Lebanon	Special Investigation Commission	5 June 2014
Macau SAR China	Financial Intelligence Office	6 and 13 March 2012
Malaysia	Unit Perisikan Kewangan, Bank Negara Malaysia	3 February 2010
Papua New Guinea	Papua New Guinea FIU	29 January 2018
Philippines	The Anti-Money Laundering Council, The Financial Intelligence Unit of the Republic of the Philippines	13 July 2011
Samoa	Samoa FIU	8 March 2013
Solomon Islands	Solomon Islands FIU	12 July 2011
South Africa	Financial Intelligence Centre	11 July 2012
Sri Lanka	Financial Intelligence Unit of Central Bank of Sri Lanka	21 July 2011
Republic of China (Taiwan)	Anti-Money Laundering Division, Investigation Bureau, Ministry of Justice	10 July 2012
Republic of Marshall Islands	Banking Commission-Financial Intelligence Unit	24 July 2017
Russia	Federal Financial Monitoring Service (Russian Federation)	28 June 2013
Thailand	The AML Office of the Kingdom of Thailand	25 October 2011
Timor-Leste	The Unidade de Informação Financeira	25 July 2022
United Kingdom	The Serious Organised Crime Agency	12 July 2011
	United Kingdom FIU	5 June 2014 (Amendment)
United States of America	The Financial Crimes Enforcement Network	12 July 2011
Vanuatu	Vanuatu FIU	8 March 2013

Source: Fiji FIU

8 SELECTED KEY STATISTICS 2021 - 2025

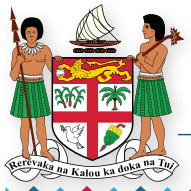
	Year	2021	2022	2023	2024	2025
Transaction and Currency Reports Received by FIU	Suspicious Transaction Reports	261	435	527	559	683
	Cash Transaction Reports	586,382	572,269	22,321	22,284	25,561
	Threshold Transaction Report[19]	0	233,770	1,676,525	2,026,462	2,355,193
	Electronic Fund Transfer Transaction Reports	2,434,091(r)	2,960,501	3,542,848	4,089,605	4,421,705
	Border Currency Reports	99	640	599	840	817
	Year	**2021**	**2022**	**2023**	**2024**	**2025**
Suspicious Transaction Reports	Filed Away for future intelligence and analysis	551	322	189	165	469
	Case Dissemination Reports	174	219	163	125	248
Intelligence and Information Reports to Stakeholders	Information Dissemination Reports	82	87	62	66	45
	Due Diligence Reports	30	82	93	46	88
Notices to Financial Institutions	Alert Notices	8	5	1	4	4
	Directives	3	6	6	3	0
Enquiries with Financial Institutions	Request for further information to financial institutions	340	1,639	1,003	257	138
	Year	**2021**	**2022**	**2023**	**2024**	**2025**
Education and Awareness	Number of employees of Financial Institution	161	109	38	58	54
	Number of Financial Institutions	27	44	9	1	18
	Employees of Law Enforcement Agencies	115	0	20	36	51
Onsite Examinations	Designated Non-Financial Businesses and Professions	1	0	13	5	4
Breach of 5-day Reporting Requirement	Number of Breaches	21	16	8	6	9
	Number of Formal Non-Compliance Letters/ Correspondences Issued	2	1	1	3	0
Off-site Monitoring for Non-Compliance	Number of Possible Non-Compliance Issues identified by the FIU team	35	25	25	27	26
	Number of Voluntary Disclosure of Non-Compliance by Financial Institutions	1	4	6	10	3

Source: Fiji FIU

[19] TTR reporting by banks commenced on 1 November 2022.

9 GLOSSARY

AML	Anti-Money Laundering
AMS	Alert and Monitoring System
APG	Asia Pacific Group on Money Laundering
AUSTRAC	Australian Transaction Reports and Analysis Centre
BCR	Border Currency Report
CDR	Case Dissemination Report
CFT	Combating the Financing of Terrorism
CMS	Case Management System
CTR	Cash Transaction Report
DDA	Direct Database Access
DNFBP	Designated Non-Financial Businesses and Professions
EFTR	Electronic Funds Transfer Report
ESW	Egmont Secure Web
FATF	Financial Action Task Force
FFIMSO	Fiji FIU Information Management System Online
FICAC	Fiji Independent Commission Against Corruption
FIU	Financial Intelligence Unit
FRCS	Fiji Revenue and Customs Service
FUR	Follow-Up Report
FPF	Fiji Police Force
FTR	Financial Transactions Reporting
MER	Mutual Evaluation Report
MOA	Memorandum of Agreement
MRSP	Money Remittance Service Provider
NRA	National Risk Assessment
ODDS	Online Data Delivery System
ODPP	Office of the Director of Public Prosecutions
PFIC	Pacific Financial Intelligence Community
RBF	Reserve Bank of Fiji
STR	Suspicious Transaction Report
TF	Terrorist Financing
TNOC	Transnational organized crime
TRAQ	Transaction Query System
TTR	Threshold Transaction Report



FijiFIU

Fiji Financial Intelligence Unit

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