



In line with the efforts of the Ministry of Commerce and Industry to combat money laundering and terrorist financing, and pursuant to the provisions of Law No. (106) of 2013 regarding Combating Money Laundering and Terrorism Financing, and in accordance with the recommendations issued by the National Anti-Money Laundering and Terrorism Financing Committee, and based on the directives of the Minister of Commerce and Industry from August to October 2025, new procedures have been implemented regarding the monitoring of commercial sectors and activities classified as high-risk under the Anti-Money Laundering and Terrorism Financing Law.

| Commercial Activity                              | violation   | Penalties for Non-Compliance |
|--|---|------------------------------|
| <b>Precious Metals and Stones Trading Sector</b> | Application of customer due diligence (CDD) for transactions exceeding <b>KD 3,000</b> .  | 1,000 KD was imposed         |
|  | Failure to submit a risk assessment study that meets the requirements of the law and relevant ministerial decision                          | 2,000 KD was imposed         |
|  | Failure to apply due diligence measures for invoices exceeding (3,000) KD   | 1,000 KD was imposed         |
|  | Failure to comply with the internal policies procedures systems, and controls related to combating money laundering and terrorist financing | 500 KD was imposed           |
|  | Failure of the establishment to identify the beneficial owner of the purchase transaction and maintain the beneficial ownership structure   | 500 KD was imposed           |
| <b>Real Estate Broker Sector</b>                 | Failure to submit a risk assessment study that meets the requirements of the law and relevant ministerial decision                          | 1,500 KD was imposed         |
|  | Failure to comply with the internal policies procedures systems, and controls related to combating money laundering and terrorist financing | 500 KD was imposed           |