DECISION
No. 665, dated 12.11.2025

ON THE DETERMINATION OF SUPERVISORY AUTHORITIES

Pursuant to Article 100 of the Constitution and point 5, of Article 24, of Law no. 9917, dated 19.5.2008, "On the prevention of money laundering and the financing of terrorism", upon the proposal of the Minister of Finance, the Council of Ministers

DECIDED:

I. The supervisory authorities, for the subjects of the law in the field of preventing money laundering, the financing of terrorism, and the financing of the proliferation of weapons of mass destruction, are:

1. The Bank of Albania, for:

a) banking entities, as well as any other entity that is licensed or supervised by it;

b) non-bank financial institutions;

c) payment institutions;

ç) electronic money institutions;

d) currency exchange offices;

dh) savings and loan associations and their unions;

e) payment services carried out by postal service providers.

2. The Financial Supervisory Authority, for:

a) stock exchanges and any other entity (agent, *broker*, brokerage companies, etc.), that conduct activities for issuing, advising, intermediation, financing, and any other service related to the trading of securities, including but not limited to the following:

i. receiving and transmitting orders for one or more financial instruments;

ii. executing orders on behalf of clients;

iii. trading on own account;

iv. portfolio management;

v. advising and giving investment recommendations;

vi. underwriting financial instruments and/or placing them on the market;

vii. operating a multilateral trading facility or an organized trading facility, including stock exchanges, the company's agent, as well as issuing companies of securities;

b) companies engaged in life insurance or reinsurance, their agents or intermediaries, as well as pension funds;

c) management companies of collective investment undertakings and pension funds, as well as their agents;

ç) any entity that carries out the activity of issuing, distributing, trading, safeguarding and transferring digital tokens and/or digital currencies, the digital token agent, and the automated collective investment undertaking DT;

d) any entity engaging in securities activity, which is permitted to hold or manage client funds and/or assets.

3. Central government bodies, for any legal person, public under their dependency, within their area of responsibility, that perform legal actions for the alienation or granting of use of state property or that perform the identification, transfer, or alienation of state property.

4. The Gambling Supervision Agency or any other authority assigned by law for gambling, casinos, and racetracks, of any form.

5. The Ministry of Justice, for:

a) notaries;

b) real estate intermediaries/agents;

c) other liberal professions that it licenses.

6. The National Chamber of Advocacy for lawyers.

7. The ministry responsible for infrastructure for any natural or legal person whose object of activity is:

a) trading in land, water, or air motor vehicles;

b) forwarding and/or transport activities.

8. The Financial Intelligence Agency, for:

a) travel agencies;

b) construction companies;

c) businesses dealing in precious metals and stones;

c) any natural or legal person who provides for a client the following services:

i. acts as a formation agent of legal persons;

ii. acts or arranges for another person to act as a director or manager of a legal person, partner in a partnership, or in a similar position in relation to other legal persons;

iii. provides a registered office, accommodation or address for the business, official address or correspondence address for a company, partnership, legal person or legal arrangements;

iv. acts or arranges for another person to act as a trustee of a legal arrangement or performs an equivalent function for another form of legal arrangement;

v. acts or arranges for another person to act as a shareholder and/or partner in companies that have bearer shares for another person;

d) tax advisers, as well as for any other person who undertakes to provide, directly or through other persons with whom that person is connected, material assistance, support or advice on tax matters, as a main business or professional activity.

9. The Public Oversight Board, for:

a) statutory auditors;

b) approved accountants.

10. The ministry responsible for culture, for:

a) the auction sale of valuable items in the field of art and culture over 1,000,000 (one million) lekë or more;

b) the sale or brokerage of works of art, including when carried out by art galleries or auction houses, when the value of a single transaction or of transactions linked to each other is equal to or greater than 1,000,000 (one million) lekë, regardless of whether the transaction is conducted as a single transaction or as several related transactions;

c) the storage, sale, or brokerage of works of art, when carried out in “free zones”, when the value of a single transaction or of transactions linked to each other is equal to or greater than 1,000,000 (one million) lekë, regardless of whether the transaction is conducted as a single transaction or as several related transactions.

11. The tax authorities for every individual, natural or legal person, who trades goods or services to the extent that they make or accept cash payments in an amount of 1,000,000 (one million) lekë or more, regardless of whether the transaction is carried out in a single transaction or in several related transactions.

II. Decision no. 343, dated 8.4.2009, of the Council of Ministers, “Për mënyrat dhe procedurat e raportimit të autoriteteve licencuese dhe/ose mbikëqyrëse”, is repealed.

III. The Financial Intelligence Agency and the supervisory authorities, as defined in Chapter I, are charged with the implementation of this decision.

This decision enters into force after its publication in the Official Gazette.

DEPUTY PRIME MINISTER
Belinda Balluku