AMLA
Anti-Money Laundering Authority

PRESS RELEASE

Frankfurt am Main, 25 November 2026

AMLA consults on methodology for setting AML/CFT fines

AMLA has launched a public consultation on draft Guidelines proposing a common methodology for supervisors in the EU to determine the base amount of a fine. The base amount is the starting figure from which a fine for breaches of AML/CFT rules is calculated. The Guidelines represent a step towards greater consistency across Member States, while recognising the diversity of national supervisory and enforcement frameworks.

Different approaches in the EU

Enforcement practices and the level of fines currently vary significantly across Member States. Empirical evidence suggests that similar breaches can lead to markedly different outcomes depending on where an entity is supervised, with average AML/CFT fines across the EU ranging from €15,000 in one Member State to €10 million in another.

What the Guidelines set out

The draft Guidelines explain how supervisors should determine the base amount of a fine. Supervisors take into account the gravity of the breach, the category of obliged entity, its legal form, and an appropriate financial metric, such as turnover. The base amount is only the starting point. To determine the final amount of a fine for each case, supervisors consider aggravating and mitigating factors.

The Guidelines complement the regulatory technical standards on enforcement that AMLA submitted to the European Commission earlier this year. These standards set out how supervisors classify the gravity of a breach and which criteria they apply when setting the level of a fine. The Guidelines add a common method for determining the starting figure. Together, they aim to contribute to more effective, proportionate and dissuasive enforcement in the Union, forming part of AMLA's broader work to support supervisory convergence over the coming years.

How to take part

AMLA invites stakeholders to comment on the proposed approach, in any official EU language, via the EU survey available here. A public hearing will take place on 12 January 2027, from 10:00 to 12:00 CET. Please register here.

For media queries, please contact media@amla.europa.eu

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