

## Submission from Hatari Express Limited

- purpose of AML law and is it succeeding?
- unregulated bank accounts in HK - how can this be?
- by-passing the banking system - how to do it
- JFIU register of remittance and FX business dropped 90% after 2012 AML law - what does that imply?
- purpose of unreadable lists of undesirables circulated to MSOs - and do they serve to promote AML?

I anticipate about 3 to 5 minutes for my presentation

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