

February 9, 2026

CIRCULAR LETTER TO:

*Financial Institutions licensed under the Financial Institutions Act, Chap. 79:09 (as amended);
Financial Holding Companies permitted under the Financial Institutions Act, Chap. 79:09 (as amended);
Insurers and Brokers Registered under the Insurance Act, Chap. 84:01 (as amended);
Payment Service Providers authorized under the Central Bank Act, Chap. 79:02 (as amended);
E-Money Issuers Registered under the E-Money Issuer Order, 2020 (as amended);
Bureaux de Change Operators licensed under the Exchange Control Act, Chap. 79:50;
TTMB; ADB; BATT; ATTIC; IBATT; IIATT; ICATT*

REF: CB-OIFI-448/2026

**TRINIDAD AND TOBAGO'S NATIONAL ANTI-MONEY LAUNDERING, COMBATING THE
FINANCING OF TERRORISM, AND COUNTERING PROLIFERATION FINANCING
("AML/CFT/CPF") POLICY & STRATEGY**

The Central Bank of Trinidad and Tobago ("Central Bank" / "Bank") refers to our Circular Letter dated CB-OIFI-250/2026 regarding the publication of Trinidad and Tobago's 3rd National Risk Assessment Report ("3rd NRA").

We advise that the Government of the Republic of Trinidad and Tobago has now published the National AML/CFT/CPF Policy & Strategy ("NP&S"), which takes into account the risks identified in the 3rd NRA. The NP&S sets out the country's 2026-2029 strategic objectives and establishes a risk-based, coordinated structure for combatting money laundering ("ML"), terrorist financing ("TF"), and proliferation financing ("PF") risks.

The NP&S should be read in conjunction with the 3rd NRA and be used by financial institutions as guidance to ensure that their AML/CFT/CPF risk management frameworks are aligned with the strategic objectives of the NP&S, to mitigate the ML/TF/PF risks identified in the 3rd NRA.

In this regard, the Central Bank requires that the NP&S is tabled and discussed at the next meeting of the Board of Directors ("Board"). The Corporate Secretary must submit to the Central Bank within one (1) week of the Board meeting, a signed certification confirming that this was completed.

We thank you in advance for your continued cooperation.

Yours sincerely



Michelle Francis-Pantor
INSPECTOR OF FINANCIAL INSTITUTIONS