All institutions · 10 Jul 2027

EU Anti-Money Laundering Regulation (AMLR)

On 10 July 2027, a single EU regulation replaces national rules on anti-money laundering and countering the financing of terrorism. Due diligence obligations become the same across the Union. The EU authority AMLA specifies them through technical standards and guidelines.

APPLICATION DATE	WHO REQUIRES IT	WHO YOU ANSWER TO	NATURE OF THE REQUIREMENT
10 Jul 2027	EU legislator, AMLA	ACPR, and AMLA for selected groups	Anti-money laundering

INSTITUTIONS CONCERNED

Large banking group · Mid-sized bank · Specialised finance · Private bank · Asset manager · Insurer · Mutual and protection insurer · Public financial institution

Solid: concerned. Dashed: depending on status or activity.

MILESTONES

The timeline of the text.



31 May 2024	9 Jul 2024	10 Jul 2027	10 Jul 2029
Regulation (EU) 2024/1624	Entry into force	Application	Football clubs and agents

IN DETAIL

What is changing.

From national rules to a single regulation

	BEFORE	FROM 10 JULY 2027
Legal text	Directive transposed in each Member State	Directly applicable regulation
Due diligence	Requirements differing from one country to another	Same obligations across the Union
Further detail	National and European guidelines	AMLA technical standards and guidelines
Cash payments	National limits	EU-wide limit of €10,000

Regulation (EU) 2024/1624 of 31 May 2024 brings together in a single, directly applicable text the obligations of obliged entities: risk assessment, customer due diligence, identification of beneficial

owners, suspicious transaction reports. It applies from 10 July 2027 and, for football clubs and agents, from 10 July 2029.

The regulation tasks AMLA with issuing several sets of guidelines by 10 July 2027, for example on outsourcing and on risks relating to third countries. AMLA is also consulting on draft technical standards that will apply from the same date.

OUR VIEW

A single regulation removes the differences between countries, but requires groups to review their procedures subsidiary by subsidiary. The heaviest part lies in the data: customer files to complete, beneficial owners, history of checks. Screening tools are only as good as the reference data feeding them.

DIRECT SUPERVISION BY AMLA→

WHAT WE DO

Gap analysis between current procedures and the regulation, quality of customer data and reference data, automated controls and compliance dashboards.

AMLR | Anti-money laundering | Customer data

DATA AND AI→

FURTHER READING

Official sources.

EUR-Lex, summary of the regulation	https://eur-lex.europa.eu/EN/legal-content/summary/preventing-abuse-of-the-financial-system-for-money-laundering-and-terrorism-purposes-from-2027.html
EUR-Lex, Regulation (EU) 2024/1624	https://eur-lex.europa.eu/eli/reg/2024/1624/oj/eng
Council, press release of 30 May 2024	https://www.consilium.europa.eu/en/press/press-releases/2024/05/30/anti-money-laundering-council-adopts-package-of-rules/
AMLA, work programme 2026-2028	https://www.amla.europa.eu/document/download/27549516-d110-4e91-b1ed-d3552b8f9661_en?filename=AMLA+SPD+2026-2028.pdf

Links checked on 23 November 2026.