

**The Malawi Gazette Supplement, dated 21st August, 2026, containing
Regulations, Rules, etc. (No. 22A)**

GOVERNMENT NOTICE NO. 76

FINANCIAL CRIMES ACT

(CAP. 7:07)

**FINANCIAL CRIMES (OFFICIAL OR IDENTIFICATION DOCUMENTS)
NOTICE, 2026**

IN EXERCISE of the powers conferred by section 16 (11) (a) of the Financial Crimes Act, I, JOSEPH MATHYOLA MWANAMVEKHA, Minister of Finance, Economic Planning and Decentralization, issue the following Notice—

1. This Notice may be cited as Financial Crimes (Official or Identification Documents) Notice, 2026. Citation

2.—(1) A reporting institution shall accept the following documents or data as official or identifying documents or data for the following class of customers— Identification documents or data

(a) for Malawian citizens, a valid—

- (i) identity card issued under the National Registration Act; Cap. 24:01
- (ii) passport issued by the Department of Immigration and Citizenship Services; or
- (iii) driver's licence issued under the Road Traffic Act; and Cap. 69:01

(b) for non-Malawian citizens, a valid—

- (i) passport bearing a valid permit issued under the Immigration Act; Cap. 15:03
- (ii) refugee identity bearing a recognizable photograph and proof of refugee status from an appropriate institution; or
- (iii) asylum seeker identity bearing a recognizable photograph and proof of asylum seeker status from an appropriate institution.

(2) A reporting institution shall verify the identity of a customer through—

- (a) the National Registration Bureau database;
- (b) the Malawi Immigration and Citizenship database;
- (c) the Directorate of Road Traffic and Safety Services database;
- (d) biometrics;
- (e) a relevant foreign immigration database;
- (f) a written or an official confirmation from appropriate foreign passport-issuing authorities; or
- (g) a stamped letter bearing verifiable particulars of an issuing institution of an asylum seeker fact sheet or asylum seeker identity.

3. The Financial Crimes (Official or Identification Documentation) Notice, 2018 is revoked. Revocation
G.N. 67/2018

(2) For purposes of this paragraph, the term “social protection programs” means all public and private initiatives that provide financial support to the poor, protect the vulnerable against livelihood risks, and enhance social status and rights of the marginalized.

- 3.—(1) A reporting institution may consider the following identification documents when conducting simplified due diligence—

Acceptable identification documents
- (a) a valid national identity card issued under the National Registration Act;

Cap. 24:01

(b) a valid driver’s licence issued under the Road Traffic and Safety Act;

Cap. 69:01

(c) a valid traffic registration card issued by the Directorate of Road Traffic and Safety Services;

Cap. 69:01

(d) for minors—

(i) a birth certificate issued under the National Registration Act; or

Cap. 24:01

(ii) a stamped birth confirmation letter from a recognizable hospital or health center, a Chief, a Sub-Chief, or a Village Headman, a leader of a recognized religious institution, or a District Commissioner;

(e) a valid student identity card or document issued by a recognized learning institution;

(f) a valid employee identity card or document issued by an employer;

(g) a valid asylum seeker identity card or fact sheet issued by an appropriate institution; or

(h) a stamped letter from a District Commissioner, a Chief, a Sub-Chief, or a Village Headman, indicating full particulars of the customer, with a legible recent passport-sized photo of the customer.

(2) A reporting institution shall verify the identity of a customer through—

- (a) the National Registration Bureau database;

(b) the Malawi Traffic Information System database;

(c) a stamped letter bearing verifiable particulars of an employer signed by the head of the employer;

(d) a stamped letter bearing verifiable particulars of the person from a chief, a sub-chief, a village headman, leader of a recognized religious institution or a District Commissioner;

(e) a stamped letter bearing verifiable particulars of a learning institution signed by the head of the learning institution; or

(f) a stamped letter bearing verifiable particulars of an issuing authority of an asylum seeker fact sheet or asylum seeker identity.

Cap. 22:03 (3) For purposes of this paragraph, the terms “Chief”, “Sub-chief” and “Village Headman” have the respective meanings as assigned thereto under the Chiefs Act.

Revocation of
G.N. 68/2018 4. The Financial Crimes (Simplified Due Diligence) Notice, 2018 is revoked.

Made this 10th day of August, 2026.

(FILE. NO. FIN/FSPD/03/10)

J. M. MWANAMVEKHA
*Minister of Finance,
Economic Planning and Decentralization*