金融犯罪、合规与制裁

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- **money laundering** – 洗钱 (xǐqián) – pengubahan wang haram：掩饰财产的犯罪来源，使其看似合法（第H部分第III章）。[1]
- **terrorism financing** – 资助恐怖主义 (zīzhù kǒngbù zhǔyì) – pembiayaan keganasan：为恐怖行为或恐怖组织提供或筹集资金。
- **proliferation financing** – 资助扩散 (zīzhù kuòsàn) – pembiayaan percambahan：为开发大规模杀伤性武器提供资金或金融服务（第H部分第IV章）。[2]
- **anti-money laundering (AML)** – 反洗钱 (fǎn xǐqián) – pencegahan pengubahan wang haram：预防和侦测洗钱的法律、管控措施和程序（第H部分第III章）。
- **customer due diligence (CDD)** – 客户尽职调查 (kèhù jìnzhí diàochá) – usaha wajar pelanggan：识别和核实客户及其实益拥有人，并评估业务关系的目的（第H部分第III章）。[3]
- **know your customer (KYC)** – 了解你的客户 (liǎojiě nǐ de kèhù) – kenali pelanggan anda：获取并持续更新关于客户身份及其所从事活动之信息的做法。

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- **enhanced due diligence** – 强化尽职调查 (qiánghuà jìnzhí diàochá) – usaha wajar dipertingkat：对政治公众人物等较高风险客户须进行的额外审查（第H部分第III章）。
- **politically exposed person (PEP)** – 政治公众人物 (zhèngzhì gōngzhòng rénwù) – individu berpengaruh politik：现任或曾任重要公共职务的人士，连同其家庭成员和密切关系人（第H部分第III章）。
- **suspicious transaction report (STR)** – 可疑交易报告 (kěyí jiāoyì bàogào) – laporan transaksi mencurigakan：怀疑财产与犯罪有关时，当事人必须向可疑交易报告办公室提交的报告（第H部分第III章）。
- **proceeds of crime** – 犯罪所得 (fànzuì suǒdé) – hasil jenayah：直接或间接源自犯罪行为的财产。
- **confiscation** – 没收 (mòshōu) – perlucuthakan：剥夺犯罪者犯罪所得利益的法院命令。
- **forgery** – 伪造 (wěizào) – pemalsuan：制作虚假文件或钞票，意图将其作为真品使用（第H部分第II章）。[4]
- **corruption** – 贪污 (tānwū) – rasuah：给予或收受贿赂，作为就其委托人事务采取行动的诱因（第H部分第V章）。
- **shell company** – 空壳公司 (kōngké gōngsī) – syarikat cangkerang：没有实质业务、可用于隐藏资产所有人的公司（第E部分第VI章）。
- **nominee** – 代名人 (dàimíng rén) – penama：仅以名义代表他人持有股份或担任董事的人。
- **compliance** – 合规 (héguī) – pematuhan：金融机构内部确保其业务符合法律和监管要求的职能。[5]
- **compliance officer** – 合规官 (héguī guān) – pegawai pematuhan：负责监察法律、法规和内部规则的遵守情况并就此提供意见的员工。
- **supervision** – 监管 (jiānguǎn) – penyeliaan：监管机构通过报告、检查和监管行动对持牌机构进行的持续监督。[6]

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- **MAS Notice** – MAS通告 (Jīnguǎnjú tōnggào) – Notis MAS：MAS发布的具有法律约束力的文件，例如关于银行防范洗钱的第626号通告（第H部分第III章）。
- **guidelines** – 指南 (zhǐnán) – garis panduan：MAS就其期望机构达到之标准发表的不具约束力的声明。
- **licence** – 执照 (zhízhào) – lesen：监管机构授予的、从事受规管活动的许可。
- **Financial Action Task Force (FATF)** – 金融行动特别工作组 (Jīnróng Xíngdòng Tèbié Gōngzuò Zǔ) – Pasukan Petugas Tindakan Kewangan：制定反洗钱和反恐怖融资国际标准的政府间机构（第H部分第III章）。
- **mutual evaluation** – 相互评估 (xiānghù pínggū) – penilaian bersama：FATF据以评估一国遵守其标准情况的同行审议（第H部分第III章）。
- **sanctions** – 制裁 (zhìcái) – sekatan：针对国家、实体或个人实施的资产冻结和贸易禁令等限制性措施（第H部分第IV章）。
- **targeted financial sanctions** – 定向金融制裁 (dìngxiàng jīnróng zhìcái) – sekatan kewangan bersasar：针对指名人士和实体的资产冻结和交易禁令（第H部分第IV章）。
- **secondary sanctions** – 次级制裁 (cìjí zhìcái) – sekatan sekunder：一国据以惩罚与其制裁对象进行交易的外国人士的措施（第H部分第IV章）。
- **export controls** – 出口管制 (chūkǒu guǎnzhì) – kawalan eksport：对战略物资和技术出口的限制（第H部分第IV章）。
- **deferred prosecution agreement (DPA)** – 暂缓起诉协议 (zànhuǎn qǐsù xiéyì) – perjanjian penangguhan pendakwaan：附条件暂停对公司起诉的协议（第H部分第V章）。
- **corporate criminal liability** – 法人刑事责任 (fǎrén xíngshì zérèn) – liabiliti jenayah korporat：公司对代表其决策意志之人所犯罪行承担的责任（第H部分第V章）。[7]

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- **mutual legal assistance** – 刑事司法协助 (xíngshì sīfǎ xiézhù) – bantuan bersama dalam perkara jenayah：国家之间为刑事诉讼收集证据和冻结资产而进行的合作（第H部分第V章）。

注释

1. PRPM，Istilah Bahasa Melayu，词条“money laundering”（2026年11月访问）：“pengubahan wang haram”，领域为犯罪学，子领域为刑事司法。 ↩
2. 华语和马来语形式反映专业用法。 ↩
3. 马来语形式反映马来西亚的监管用法。 ↩
4. MAS，马来语参观手册（2022），出处同上，C区：“ciri-ciri keselamatan yang mengurangkan risiko pemalsuan”，指伪造钞票。 ↩
5. MAS，马来语参观手册（2022），出处同上，C区：“penyeliaan dan pematuhan peraturan”。 ↩
6. MAS，马来语参观手册（2022），出处同上，C区：“peraturan dan penyeliaan MAS”。 ↩
7. 华语和马来语形式反映学术用法。 ↩

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