

Contents

1	Introduction	1
2	Financial Intelligence Units in the UK and UAE to Date	17
3	Banking Confidentiality Versus Disclosure	39
4	The Nature of the FIU from the Perspective of International Standards	65
5	The Emergence of the UAE FIU in Counteracting ML	117
6	Empirical Investigation in Relation to the AMLSCU	171
7	The UK's AML Legislation and System	205
8	The UK's SARs Regime on ML	243

xii Contents

9 The Role of the SOCA, Now the NCA, in the SARs Regime	281
10 Recommendations and Conclusion	323
Bibliography	369
Index	383