Action Plan 2023-2027
National Strategy to Prevent and Combat
Money Laundering, the Financing of Terrorism and
the Financing of Proliferation of Weapons of Mass Destruction

Gobierno de Chile

MILAFT
Mesa Intersectorial sobre Prevención
y Combate al Lavado de Activos y
al Financiamiento del Terrorismo

DETAIL OF THE 2023–2027 ACTION PLAN (UPDATED VERSION AS OF FEBRUARY 2026)

Total number of committed actions	**54**
Overall progress of the 2023-2027 Action Plan	**84%**
Percentage of completed actions	**46%**
Percentage of actions in progress/development	**38%**
Percentage of actions not yet initiated	**16%**

A. UPDATED ACTIONS

Line[i]	Strategic initiative	Actions	Responsible	Deadline
L1	Promote the legal changes necessary to strengthen and make the criminal justice system for the prevention and prosecution of ML/TF more effective, in line with international standards.	1. Collaborate in the legislative process of the bill that creates an Economic Intelligence Subsystem, Bulletin No. 15975-25, through: amendments to Law No. 19,913, considering the observations of the MER of Gafilat (new obligated entities, legal definition of ML/TF) and updates to the FATF standards; amendments exempting the Public Prosecutor's Office, police and other agencies from restrictions contemplated in Law No. 19,628 on the protection of privacy or other, and amendments to draft laws, such as the Bulletin N° 11144-07, which regulates the protection and processing of personal data and creates the Personal Data Protection Agency; and amendments to the Tax Code to allow police forces to access tax information.	UAF, MP, Carabineros, PDI, SII	2024-2027
		2. Collaborate in the drafting of a bill that defines the crime of false accounting.	Segpres, MP	2024
		3. Collaborate in the dissemination and processing of a bill that creates a National Registry of Beneficial Ownership of Persons and Legal Structures.	MP, Segpres, UAF, SII, MH	
		4. Review and propose an amendment to Decree No. 214 (2020) of the Ministry of Foreign Affairs, which establishes measures that implement the UNSCRs for the prevention and suppression of direct and indirect financing of activities that affect international peace and security.	Minrel, UAF	2025
		5. Analyze in the MT-AL of the MILAFT the feasibility of generating a change in the catalogue of predicate offenses for ML.	MT-AL	2024-2025
L2	Improve investigative and criminal prosecution	6. Develop a procedure to freeze assets for TF, and disseminate it among all relevant institutions.	UAF, MP	2026[ii]
		7. Deleted[iii]		

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	capabilities in matters of ML/TF.	**8** Conduct simulations to activate Article 38 of Law No. 19,913 and the expanded application of Decree No. 214 (2020) of the Ministry of Foreign Affairs.	UAF, MP	2024
	Strengthen mechanisms related to asset investigation	**9.** Update the Asset Investigation Guide for ML and Predicate Offenses and disseminate it among competent institutions.	MP, UAF	2025[iv]
		10 Prepare a diagnostic report on the collection of data regarding assets that have been frozen, seized, and confiscated, which at a minimum include: the institution(s) responsible for collecting such data, the applicable legal framework governing information sharing, and any obstacles identified in the collection and exchange of information.[v]	MP, CDE, Ministry of Public Security	2027
		11. Deleted[vi]		
		12. Deleted[vii]		
	Strengthen knowledge and understanding of ML/TF criminal prosecution.	**13** Generate a communication plan and disseminate the results obtained in terms of criminal prosecution of ML/TF.	MP, police, UAF	2024-2027
		14 Include topics of criminal prosecution in the field of ML/TF in the institutional training curricula of the relevant entities of the National AML/CTF/CPF System.	MP, police	
L3	Generate knowledge about criminal phenomena and trends for the understanding of ML/TF/PF.	**15** Prepare a risk characterization study on ML/TF/PF risks in the NPO sector.	UAF	2026
		16 Prepare a risk characterization study or analysis of ML/TF/PF related to the illegal timber trade.		2026[viii]
		17 Prepare a risk characterization study or analysis of ML/TF/PF of persons and legal structures (for profit and non-profit).		
		18 Prepare a risk characterization study or analysis of ML/TF/PF of free trade zone users.	UAF, SNA	2026
		19 Prepare a risk characterization study or analysis of ML/TF/PF online gambling (casinos) and sports betting.	UAF	2024
		20 Prepare a risk characterization study or analysis of ML/TF/PF on pharmaceutical trade.	ISP, UAF	2027
		21 Prepare a characterization study or analysis (of a confidential nature) related to economic crimes and related assets.	MP	2026
		22. Deleted[ix]		
		23 Prepare a characterization study or analysis (of a confidential nature) related to organized crime and its assets.	MP	2025[x]
		24 Prepare a characterization study or analysis (of a confidential nature) related to the sector dedicated to the purchase and sale of gold and merchants of precious metals and stones.	UAF, SNA	2025
		25 Prepare a characterization study or analysis (of a confidential nature) related to the information contained in the DPTE.	UAF, SNA	2025[xi]
	Develop joint collaborations between the competent authorities, with the objective of identifying the available information and that which can be shared, to strengthen the analysis, characterization or study processes, related to the TF/PF.	**26** Conduct a mapping and/or diagnostic assessment of the available information held by each relevant institution, and analyze the form of exchange or flow to identify possible risk phenomena of TF/PF.	UAF, SNA	2024
L4	Develop an inter-institutional coordination and cooperation policy in matters of supervision and regulation AML/CTF/CPF.	**27** Approve a policy of inter-institutional coordination and cooperation in matters of supervision and regulation AML/CTF/CPF.	MILAFT	2023

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	Update specific regulations AML/CTF/CPF of sectors that have such regulations.	**28.** Evaluate and/or update the regulations AML/CTF/CPF and sectors that already have such regulations.	Coordination MT-SyR	2024-2027
	Issue specific AML/CTF/CPF regulations in sectors that do not yet have them.	**29.** Evaluate the incorporation of specific regulations and/or best practices on AML/CTF/CPF for sectors that do not have such regulation.[xii]		
		30. Generate instances of collaboration in the regulatory field and/or the development of best practices for sectors that do not have specific AML/CTF/CPF regulation.[xiii]		
	Develop and implement supervisory actions through joint, coordinated and/or cooperative oversight[xiv], and based on the risks of ML/TF/PF.	**31.** Carry out joint supervisory actions.		
		32. Generate actions for the exchange of information, feedback and training between institutions with oversight powers.		
		33. Carry out other actions within the scope of supervision.		
L5	Facilitate the exchange of relevant information between the different competent authorities, to strengthen their financial analysis processes linked to the prevention and detection of ML/TF or predicate offenses.	**34.** Generate and update a registry with the information needed by the relevant institutions to carry out AML/CTF/CPF financial intelligence activities.	Secretaría de Modernización, MH	2024-2027
		35. Generate and update a registry of existing cooperation or collaboration agreements between institutions related to the transfer of information, to strengthen the detection processes of ML/TF or predicate offenses.	Coordination MT-IF	
		36. Identify gaps for the effective exchange of financial intelligence information.		
		37. Generate a diagnostic and recommendations document that addresses the main barriers to establishing information exchange agreements or bilateral projects to strengthen financial intelligence processes.		2027[xv]
	Standardize the formats of relevant information received by competent authorities to mitigate difficulties regarding the integration, management and use of third-party data.	**38.** Develop a guide to good practices on data governance standards and implementation, with common mechanisms and standards for formats and data, to facilitate the exchange of information for the prevention and detection processes of ML/TF or predicate offenses, aligned with the National Data Strategy of the Digital Government Division (or any strategy that replaces it).	Secretaría de Modernización, MH, in Coordination with the Digital Government Division (or its successor)	2025
	Strengthen financial analysis processes by promoting the exchange of information, knowledge and financial intelligence techniques among relevant institutions.	**39.** Analyze the establishment of a comprehensive inter-institutional, bilateral or multilateral coordination mechanism that assess existing cooperation and coordination mechanisms among the institutions that make up the National AML/CTF/CPF System.	Coordinators Committee	2024-2027
		40. Sign bilateral or multilateral agreements to carry out internship actions between institutions that participate in the National AML/CTF/CPF System, and inter-institutional training on ML/TF issues.		
		41. Carry out review and communication actions or activities between relevant participants of the National AML/CTF/CPF System regarding information related to new trends, typologies, findings and unusual patterns of criminality.	Coordination MT-IF	2025-2027
		42. Collect, review and communicate to relevant counterparts international experiences and recommendations on new trends related to ML/TF/PF.		2025-2027[xvi]
L6	Carry out actions and/or training activities for the actors of the National AML/CTF/CPF System.	**43.** Develop and implement an Annual Training Plan on ML/TF/PF risks.	Coordination MT-R	2024-2027
		44. Conduct a seminar on money laundering risk associated with the predicate offense of human trafficking.	MISP, UAF	2024

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	Disseminate information related to the topic of ML/TF/PF.	**45.** Create a site, portal or banner with information to inform persons or entities designated under UNSCR 1267/1989 of the existence of the UN Ombudsperson's Office, so that they are aware of the existing mechanisms for removal from such lists.	Minrel, UAF	
		46. Create a site, portal or banner with information to inform persons or entities designated under the UNSCRs on PF, the existing mechanisms for removal from said lists, specifically through requests for removal to the United Nations Focal Point, in accordance with the criteria established in UNSCR 1730/2006.		
		47. Disseminate information sent by the Chilean Embassy Network related to international threats associated with ML/TF/PF.	Minrel	2024-2027
L7	Strengthen joint work initiatives between institutions involved in the prevention, detection and prosecution of ML/TF crimes.	**48.** Generate inter-institutional coordination actions with the priorities of the National Strategy for Public Integrity and the institutions linked to the implementation of the National Policy against Organized Crime, in order to align the measures adopted in each of them.	UAF	2024-2027
		49. Generate inter-institutional coordination actions for the exchange of intelligence information on ML/TF/PF with national institutions.	ANI, UAF	
		50. Generate coordination actions for the exchange of intelligence information on ML/TF/PF matters with foreign institutions.		
	Promote national and international cooperation	**51.** Generate coordination instances between the monitoring mechanisms of the National AML/CTF/CPF Strategy and the National Policy against Organized Crime.	MILAFT	
		52. Generate coordination instances between members of the National AML/CTF/CPF System and international organizations/agencies dedicated to the prevention, detection and prosecution of ML/TF/PF.		
		53. Promote the signing of agreements or collaboration agreements between institutions that participate in the National AML/CTF/CPF System.		
		54. Promote the signing of agreements or instruments of international cooperation to strengthen the National AML/CTF/CPF System.		

B. NEW ACTIONS INCORPORATED INTO THE 2023-2027 ACTION PLANxvii

Line	Strategic initiative	Actions	Responsible	Deadline
L2	Improve investigative and criminal prosecution capabilities in matters of ML/TF. .	**55.** Prepare a registry of police investigative units, specialized prosecutors and advisory units of the national prosecutor's office regarding money laundering investigations in Chile.	MP, police	2025
		56. Prepare a registry of support and contact points of public organizations relevant to the investigation of money laundering in Chile.	MP, police	
L3	Generate knowledge about criminal phenomena and trends for the understanding of ML/TF/PF.	**57.** Prepare a study or analysis to characterize the risk of virtual assets and Virtual Asset Service Providers (VASPs).	UAF	2026
L5	Facilitate the exchange of relevant information between the different competent authorities, to strengthen their financial analysis processes linked	**58.** Prepare and/or update a registry with information and/or data that can be exchanged between competent institutions to strengthen AML/CTF/CPF financial intelligence processes.	Coordination MT-IF	2024-2027

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	to the prevention and detection of ML/TF or associated predicate offenses.			
	Strengthen financial analysis processes by promoting the exchange of information, knowledge and financial intelligence techniques among relevant institutions	59. Prepare and approve a plan to strengthen capacities in matters of financial intelligence.	Coordination MT-IF	2025
L1	Promote the legal changes necessary to strengthen and make the criminal justice system for the prevention and prosecution of ML/TF more effective, in line with international standards.	60. Draft a regulatory proposal requiring identification information for all deposit-taking institutions receiving deposits equal to or above CLP 1,000,000 or equivalent in foreign currency.	MP - CMF	2027

C. GLOSSARY OF ACRONYMS USED

- AML/CTF/CPF: Anti-Money Laundering / Counter-Terrorist Financing / Counter-Proliferation Financing
- ANI: National Intelligence Agency
- CDE: State Defense Council
- CMF: Financial Market Commission
- DICREP: General Directorate of Pledge Credit
- DPTE: Cash Declaration and Transportation Forms
- FATF: Financial Action Task Force
- GAFILAT: Financial Action Task Force of Latin America (GAFILAT)
- ISP: Public Health Institute
- ML/TF/PF: Money Laundering / Terrorist Financing / Proliferation Financing
- MER: Mutual Evaluation Report
- MH: Ministry of Finance
- MILAFT: Intersectoral Roundtable on the Prevention and Combating of Money Laundering and Terrorist Financing
- Minrel: Ministry of Foreign Affairs
- MISG: Ministry of the Interior and Public Security
- MP: Public Prosecutor's Office
- MT-AL: Legislative Update Technical Working Group
- MT-IF: Financial Intelligence Technical Working Group
- MT-PP: Criminal Prosecution Technical Working Group
- MT-R: Technical Working Group on Money Laundering, Terrorist Financing and Proliferation of Weapons of Mass Destruction Risks
- MT-SyR: Supervision and Regulation Technical Working Group
- NPOs: Non-Profit Organizations
- UN: United Nations
- PDI: Investigative Police of Chile
- Segpres: General Secretariat of the Presidency
- SII: Internal Revenue Service
- SNA: National Customs Service
- UAF: Financial Analysis Unit
- UNSCRs: United Nations Security Council Resolutions
- VASPs: Virtual Asset Service Providers

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i The lines of action are:

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- Line 1(L1): Monitoring, analysis and legislative update proposals
- Line 2 (L2): Strengthening effective criminal prosecution of ML/TF crimes
- Line 3 (L3): Identification and evaluation of ML/TF/PF risks
- Line 4 (L4): AML/CTF/CPF supervision and regulation within the framework of inter-institutional coordination and cooperation
- Line 5 (L5): Facilitate the exchange and use of financial information to strengthen intelligence processes
- Line 6 (L6): Training to strengthen understanding and capabilities to prevent, detect and prosecute ML/TF/PF
- Line 7 (L7): National and international coordination and/or cooperation

[ii] In December 2024, Milaft agrees to extend the deadline from 2024 to 2026

[iii] This action was eliminated by the plenary session of the Milaft in December 2024, and actions N° 55 and N°56 were lifted. Action 7 consisted of: "Develop an investigation procedure for ML and its predicate offenses, which considers the legal and administrative obstacles, to determine the modalities of collaboration of the different public agencies." Its implementation was a responsibility of the Public Prosecutor´s Office and the Police, with an execution deadline of 2024. The elimination of this action was agreed unanimously in the MT-PP, because it was concluded that its execution exceeded the powers of the members of the MT and the Milaft, as it required legal changes for its implementation, which must be resolved by the legislative branch.

[iv] In December 2024, Milaft agrees to extend the deadline from 2024 to 2025

[v] This action was amended by the MILAFT Plenary in December 2025. The original action read as follows: *"10. Create a centralized data registry (statistical system) of restrained, seized and confiscated asset and goods (in terms of ML/TF), including information from all relevant institutions."* Its implementation was assigned to the Coordinators' Committee, with a deadline of 2025. As indicated during the Plenary session, this amendment became necessary due to the impossibility of implementing the original action and the creation of the Ministry of Public Security in 2024. The revised wording facilitates the implementation of actions aimed at establishing a comprehensive baseline regarding the administration of seized and confiscated assets and contributes to the role assigned to the new Ministry of Public Security in this area. The reformulation of this action incorporates and absorbs Actions 11 and 12 of the original Action Plan.

[vi] This action was eliminated by the MILAFT Plenary in December 2025. Action 11 read as follows: *"11. Generate a protocol between the relevant institutions for the identification of goods and assets related to the investigation of predicate offenses of ML"* It was assigned to the Coordinators' Committee, with a deadline of 2025. Its elimination was unanimously agreed upon by the MT-PP, without prejudice to the fact that its objective was incorporated into the reformulated Action 10.

[vii] This action was eliminated by the MILAFT Plenary in December 2025. Action 12 read as follows: "Develop a diagnostic assessment or mapping of the available information and existing mechanisms used by relevant institutions regarding restrained, seized, and confiscated assets (in ML/TF matters)." It was assigned to the Public Prosecutor's Office and the police, with a deadline of 2025. Its elimination was unanimously agreed upon by the MT-PP, without prejudice to the fact that its objective was incorporated into the reformulated Action 10.

[viii] In December 2025, MILAFT agreed to extend the deadline from 2025 to 2026.

[ix] The text of Action No. 22 was as follows: *"Prepare a characterization study or analysis (of a confidential nature) related to corruption offenses and related assets."* Its implementation was scheduled for 2025 under the responsibility of the Public Prosecutor's Office (Anti-Corruption Unit – UNAC). In December 2025, the Risk Technical Committee proposed to the MILAFT Plenary its elimination, due to the impossibility of its implementation by the Public Prosecutor's Office. The proposal for elimination was formally observed by the Public Integrity and Transparency Commission of the General Secretariat of the Presidency within the established timeframe. The Commission argued that this action was the only one in the Action Plan related to corruption prevention matters. Therefore, its elimination would leave the Action Plan without direct links to this topic, particularly considering that corruption has been identified as a high money laundering risk in the published National ML/TF/PF Risk Assessments. The Commission concluded its observation by indicating that, should the action be eliminated, it should be compensated by a new measure (or a reformulation of the action) or through the establishment of new partnerships to address this matter. As a result of this observation, the Risk Technical Committee and a representative of the MILAFT Executive Secretariat met on January 15, 2026, with the Director of UNAC of the Public Prosecutor's Office to communicate the observation, reassess the elimination proposal, and explore implementation alternatives. The Public Prosecutor's Office ultimately decided to maintain the elimination of this action, arguing that, given its current operational capacity, it was not possible to ensure adequate implementation, prioritizing the efficient management of its institutional responsibilities. Additionally, it indicated that during the second half of 2026 it would assess the feasibility of proposing a new action addressing corruption-related matters for 2027.

[x] In December 2024, MILAFT agreed to extend the deadline from 2024 to 2025.

[xi] Idem

[xii] In the December 2025 Plenary session, an adjustment to the wording of the action was approved by incorporating the phrase "and/or best practices." The original wording was: "*Evaluate the incorporation of specific regulations AML/CTF/CPF for sectors that do not have such regulation.*"

[xiii] In the December 2025 Plenary session, an adjustment to the wording of the action was approved by incorporating the phrase "and/or best practices." The original wording was: *"Generate instances of collaboration in the regulatory field associated with sectors that do not have specific regulation AML/CTF/CPF."*

[xiv] The modalities of joint, coordinated and cooperative supervision are defined in Annex No. 3 of the original action plan, "Interinstitutional coordination and cooperation policy on AML/CTF/CPF supervision and regulation."

[xv] In the December 2024 Plenary session, MILAFT agreed to extend the deadline from 2024 to 2025; however, this deadline was further extended in the December 2025 Plenary to 2027.

[xvi] In December 2024, Milaft agrees to change the deadline (2024) to 2025-2027.

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xvii In December 2024, Milaft agrees to incorporate actions 55 to 59 into the AML/CTF/CPF National Strategy Plan, following a proposal made by its Technical Working Groups and approved by the plenary session. In the December 2025 Plenary session, the MT-AL proposed the incorporation of Action 60 which was approved by the plenary.