

FINANCIAL INTELLIGENCE UNIT

# STRATEGIC PLAN

2025-2029



**FijiFIU**  
Fiji Financial Intelligence Unit





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# The FIU's Vision 2025-2029

The Financial Intelligence Unit (FIU) is entrusted with the great responsibility of safeguarding Fiji and its financial institutions and businesses from the threats of money laundering and other serious crimes.

Financial institutions are increasingly being targeted by criminals and their associates for the purpose of laundering proceeds generated from their illegal activities. Non-financial professionals that are “gatekeepers” to the financial system, such as lawyers, accountants and real estate agents, are also vulnerable to money laundering and the misuse of their services by criminals to facilitate illegal activities. Fiji’s evolving crime environment together with the advancement in technology and business practices have heighten the crime threats facing Fiji’s financial sector.

In putting together this strategic plan for 2025-2029, the FIU considered very carefully its legal responsibility and the operating and criminal environment in which it must fulfil this responsibility. The FIU also took stock of the achievements and challenges of the previous five years and considered closely the needs and views of its key stakeholders ranging from financial institutions, law enforcement agencies and regulatory agencies.

With this in mind, the FIU’s vision for 2025-2029 is ***“Securing Fiji’s financial sector from money laundering and other serious crimes.”*** This new vision recognises the importance of Fiji’s financial sector and the increasing money laundering and serious crime threats the sector is exposed to. With this vision, the FIU’s efforts for the next five years will be to safeguard the financial sector and make it extremely difficult for criminals to use Fiji’s financial sector to commit serious crimes and/or to benefit from the proceeds of their crimes.

The FIU's mission for the next five years is twofold, focusing on prevention and detection with the goal to disrupt money laundering and serious crimes.

To achieve its mission, the FIU will focus on three core strategic priorities which are to:

- Better understand Fiji's criminal environment and to use these broad insights on crime threats and vulnerabilities to make informed decisions;
- Safeguard our financial institutions and other businesses through appropriate regulation and supervision; and
- Develop financial intelligence for our law enforcement partners to detect and disrupt money laundering and other serious crimes in Fiji.

Essential elements to delivering on the above strategic priorities are the FIU's people, processes, technology and data capability. In the next five years, the FIU will focus on strengthening these enabling capabilities to ensure that they are robust, fit-for-purpose and able to support the FIU's operations and planned growth in the next five years.

This Strategic Plan provides a renewed focus to the vision and purpose of the FIU for 2025-2029 and to meet the current and future needs of our stakeholders. Furthermore, it provides the FIU an opportunity to build on the past work of the FIU in the face of Fiji's changing business, regulatory and criminal environment.



Caroline Pickering  
Director FIU

# About this Strategic Plan

This Strategic Plan outlines the vision, mission, values and strategic priorities of the FIU for 2025-2029.

This Strategic Plan builds on the previous Strategic Plans developed by the FIU and on the mandate provided to the FIU under the Financial Transactions Reporting (FTR) Act.

The FIU commenced its strategic planning process in May 2024. In developing our Strategic Plan, we evaluated the political, economic, social and technological (PEST) factors in our business environment that can impact our organisation. This PEST analysis enabled us to develop a deeper understanding of the internal and external factors that can affect our success. As a result, we were able to identify potential challenges, opportunities and threats that may arise in the next five years. This allowed us to formulate strategies that are better aligned with our operating environment.

The FIU consulted key partners from the private and public sector to obtain a deeper understanding of their needs and roles and to solicit their views on how the FIU can better support their roles. Feedback from our partners also enabled us to identify strategic areas for improvement in our operations. This consultation was held through surveys and one-on-one meetings with stakeholders.

We also benchmarked ourselves against other leading foreign FIUs and similar organisations to obtain further insights on how we can improve our strategic capabilities.

A complementary document called the Strategic Plan Implementation Document provides further details on the outputs and key performance indicators that will support the implementation of this Strategic Plan. This Strategic Implementation Plan is an internal document and will be reviewed regularly as the operating environment of the FIU is expected to evolve.

# Organisational Context

## Functions of the Financial Intelligence Unit

The FIU is a statutory agency which was established in 2006 under the FTR Act. The powers and functions of the FIU are clearly defined in the FTR Act.

The FIU has two core functions which it is mandated by the law to fulfil - an *intelligence function* and a *regulatory function*. These core functions are aimed at protecting Fiji's financial system from abuse by criminals who seek to use the financial services offered, to launder the proceeds of crime or to facilitate other serious crimes.

As an intelligence agency, the FIU develops financial intelligence from reports of transactions provided by financial institutions and information from other sources. This financial intelligence is then referred to local and in some instances foreign law enforcement agencies for their investigation and prosecution of money laundering, terrorism financing and other serious crimes.

The FIU also provides intelligence support to local and foreign law enforcement agencies for ongoing operational projects or taskforces. In this role, the FIU also works with law enforcement agencies in their efforts to trace and restrain proceeds of crimes in Fiji.

The FIU is responsible for regulating businesses and organisations designated under the FTR Act as a "financial institution". As a regulator, the FIU also supervises financial institutions to ensure that they have strong internal systems and controls to mitigate the risk of their services and products being misused by criminals and their associates for money laundering, terrorism financing and other serious crimes. This supervisory role is shared with the Reserve Bank of Fiji.

As a regulator, the FIU also develops and promotes an understanding of crime threats and vulnerabilities. These broad insights on crime threats and

vulnerabilities enables the FIU and financial institutions to make informed decisions on risk mitigation strategies including resource allocation.

### **Governance Framework**

The Attorney General is the minister responsible for the FTR Act. Following a delegation of his ministerial powers under the FTR Act to the Governor of the RBF in 2005, the Director FIU reports to the Governor on the performance of the Unit. The Director FIU is responsible for exercising the powers, duties and functions of the FIU as specified in the FTR Act.

The Director is also responsible for the preparation and implementation of the FIU's strategic plan and annual work plans.

### **Funding and Administration of the FIU**

The FIU is administratively housed within the RBF and is subject to all the administrative protocols, policies and procedures of the RBF.

The FIU is fully funded by the RBF. The Director FIU is accountable to the Governor and the RBF Board for the use of funds allocated annually for the FIU operations.

The FIU also receives indirect financial support from the Fiji Police Force and the Fiji Revenue and Customs Services through the secondment of their respective staff to the FIU on a full-time basis. This secondment arrangement is provided under Memorandum of Agreements that the FIU has signed with the two agencies.

### **Operational Independence and Autonomy of the FIU**

While the FIU is housed within and is administratively dependent on the RBF, the technical and core functions of the FIU are separate and distinct from the functions of the RBF.



Under the FTR Act, the Director of the FIU is solely vested with the powers to discharge the statutory responsibilities of the FIU. This ensures the operational independence of the FIU. The FIU has the authority and capacity to carry out its core functions independently and freely.

The FIU is also able to engage independently with other domestic or foreign government agencies for the exchange of information. Furthermore, the FIU can obtain and deploy resources needed to carry out its functions without undue influence or interference from any external party.

These arrangements are in accordance with international standards on the operations of an FIU.

### **Collaboration with the National Anti-Money Laundering Council**

The National Anti-Money Laundering (AML) Council is established under the FTR Act and is Fiji's national coordinating and policy advisory body on matters relating to the prevention of money laundering and the financing of terrorism.

The Director of the FIU is a member of the National AML Council and also advises the Minister responsible on matters relating to the prevention of money laundering, the financing of terrorism and other serious crimes in Fiji.

The National AML Council may provide policy advice to the FIU as needed. The Council is also responsible for making recommendations to the Governor of the RBF on the appointment of the Director of the FIU.

The FIU provides regular updates and advice to the National AML Council on relevant national issues relating to Fiji's compliance with the international standards and conventions on combating money laundering and the financing of terrorism.

## Our Mission

*To prevent, detect and disrupt money laundering and other serious crimes through appropriate regulation and development of financial intelligence.*

The FIU's mission reflects the two key approaches to meeting our stated vision. The FIU will:

- i. **Prevent** money laundering and other serious crimes in the financial sector through appropriate regulation based on a clear understanding of serious crime threats and vulnerabilities; and
- ii. **Detect** and **disrupt** money laundering and other serious crimes in the financial sector by developing financial intelligence for law enforcement agencies to investigate and prosecute these illegal activities.

## Our Values

- **Excellence** – We will strive for excellence in everything we do and be accountable for our actions.
- **Integrity** – We will be honest and ethical in all our actions, doing the right thing always and will not be unduly influenced by external parties.
- **Trust** – We will be trustworthy, reliable and follow through on our commitments.
- **Respect** – We will treat everyone with respect and value their contributions.
- **Innovation** – We will be agile, innovative and committed to continuous improvement.

Our values are the core principles that will guide our actions and decision making each day. It also provides the standard of behaviour and attitude which our employees will strive to meet and guide how we will engage with our diverse partners and stakeholders. These values act as a moral compass for the FIU, providing a standard against which our actions can be assessed.

# Our Strategic Priorities

The FIU will focus on four strategic priorities in 2025-2029. These strategic priorities are complementary and will enable the FIU to meet its vision and mission.

- 1. Understand the Serious Crime Threats and Vulnerabilities in our environment:** We will strengthen the understanding of money laundering, terrorist financing and serious crime threats to Fiji's financial institutions and their vulnerabilities.
- 2. Safeguard our financial institutions and other businesses through Regulation and Supervision:** We will regulate and supervise financial institutions and businesses to mitigate their serious crime risks<sup>1</sup> and to safeguard them from being misused for criminal activities.
- 3. Develop Financial Intelligence to Detect and Disrupt Money Laundering and other Serious Crimes in Fiji:** We will develop and provide financial intelligence to drive and support the investigation and prosecution of money laundering, terrorist financing and other serious crimes in Fiji.
- 4. Strengthen our Enabling Capabilities:** We will strengthen the underlying capabilities needed to support our core functions. These enabling capabilities include:
  - a) *our people,*
  - b) *our processes,*
  - c) *our technology capability, and*
  - d) *our data capability*

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<sup>1</sup> Serious crime risks include risks for money laundering, terrorist financing and other serious crimes.



### Our Vision

Securing our financial sector from money laundering and other serious crimes



### Our Mission

To prevent, detect and disrupt money laundering and other serious crimes through appropriate regulation and development of financial intelligence.



### Our Values

Excellence, Integrity,  
Trust, Respect,  
Innovation

## Our Strategic Priorities



Understand the Serious Crime Threats and Vulnerabilities in Our Environment



Safeguard our financial institutions and other businesses through Regulation and Supervision



Develop Financial Intelligence to Detect and Disrupt Money Laundering and other Serious Crimes in Fiji



Strengthen our Enabling Capabilities  
People, Processes, Technology and Data

## Strategic Priority 1: Understand the Serious Crime Threats and Vulnerabilities in our Environment

Financial institutions and businesses<sup>2</sup> in Fiji are exposed to constant threats from criminals and their facilitators who seek to use their products and services to launder their funds or facilitate their transactions. Furthermore, financial institutions and businesses may be vulnerable to serious crime due to inherent characteristics of their business or the nature of the services they provide.

A priority for the FIU is to build and maintain a strong understanding of Fiji's evolving serious crime landscape. In the next five years, the FIU will strengthen its strategic analysis capability to better identify current and emerging serious crime trends, threats and its implications on financial institutions. These broad insights on serious crime threats and risks, should guide financial institutions and other stakeholders to make informed decisions on appropriate risk mitigation strategies including resource allocation. This will also support a proactive and agile approach in dealing with serious crimes within the financial sector, one that is able to adapt to the evolving serious crime landscape.

The FIU will leverage data held within and from external sources to strengthen our understanding of serious crime threats and trends.

The FIU will also engage and collaborate with law enforcement partners to enhance our understanding of the serious crime environment in Fiji.

Thematic Areas	Strategies
Understand Serious crime Threats and Vulnerabilities	<ol style="list-style-type: none"> <li>1. Leverage data and technology to generate insights on serious crime threats and trends prevailing in Fiji</li> <li>2. Conduct risk assessments of financial sectors to identify vulnerabilities in the system</li> <li>3. Promote the understanding of serious crime threats and vulnerabilities</li> </ol>
Collaborate with Partners	<ol style="list-style-type: none"> <li>4. Collaborate with stakeholders on quality information and tradecraft exchange</li> </ol>

*Refer to Annexure for a summary of action plan for this strategic priority.*

<sup>2</sup> Financial institutions also include designated non-financial businesses and professions such as legal practitioners, accountants and real estate agents.

**Strategic Priority 2: Safeguard our Financial Institutions and other Businesses through Regulation and Supervision**

The FIU will regulate and support financial institutions and businesses to ensure they implement proportionate internal controls and systems to mitigate the risks of money laundering, terrorism financing and other serious crimes that they face. These internal controls and systems are aimed at safeguarding financial institutions and businesses in Fiji from being used to further the illegal activities of criminals and their associates.

The FIU will also seek to promote understanding of the regulatory requirements in the FTR Act through trainings, proactive engagements and awareness campaigns to strengthen compliance by financial institutions and businesses. To ensure more effective training is provided, the FIU will explore technology-based solutions to provide e-learning on the regulatory requirements.

Furthermore, the FIU will supervise financial institutions and businesses on a risk-based approach to ensure the effectiveness of their internal controls. A risk-based supervision approach enables the FIU to allocate its compliance resources to high-risk entities given the large number of financial institutions and businesses that the FIU supervises.

The FIU will also engage and collaborate with a diverse range of partners including financial institutions, industry groups, regulatory agencies, foreign supervisory agencies and partners to promote compliance and understanding of Fiji’s anti-money laundering requirements.

Thematic Areas	Strategies
Regulate and Support	<div>1. Regulate financial institutions and entities to implement proportionate internal controls to mitigate the risk of money laundering, terrorist financing and other serious crimes</div> <div>2. Promote awareness and understanding of regulatory requirements</div> <div>3. Deepen risk-based implementation of anti-money laundering requirements</div>

Thematic Areas	Strategies
Supervise & Enforce	4. Leverage data to better understand our portfolio and to target supervision efforts on high-risk entities 5. Supervise financial institutions and entities on a risk-based approach. 6. Leverage technology to better supervise entities 7. Activate appropriate enforcement action for breaches of regulatory requirements
Collaborate with Partners	8. Engage and collaborate with relevant regulatory agencies and networks

*Refer to Annexure for a summary of action plan for this strategic priority.*

### **Strategic Priority 3: Develop Financial Intelligence to Detect and Disrupt Money Laundering and other Serious Crimes in Fiji**

The FIU will develop and provide actionable financial intelligence and information to support and drive efforts by law enforcement agencies (LEAs) to investigate and prosecute money laundering, terrorist financing and other serious crimes in Fiji. In efforts to strengthen the recovery of proceeds of crime or tainted assets, the FIU will priorities efforts to identify and restrain proceeds of crime.

There will also be a focus on stronger collaboration with domestic and foreign partner agencies including LEAs to target efforts on serious crime detection and investigation. The FIU will participate actively in priority operational taskforces and working groups to facilitate the exchange of information.

To enhance the overall suspicious transaction reporting framework, the FIU will solicit feedback from LEAs on their use of the FIU's intelligence products. The FIU will in turn provide feedback to reporting entities on the outcomes of suspicious transaction reports they have submitted to the FIU. The objective of such feedback mechanism is to identify areas for improvements in the reporting framework and address these gaps with either training or regulatory solutions.

A key strategy will be to build a “public private partnership” framework to enhance collaboration between key financial institutions in Fiji and law enforcement agencies.

Thematic Areas	Strategies
Actionable Financial Intelligence	<ol style="list-style-type: none"> <li>1. Leverage technology to improve analysis capabilities to be data-driven and forward-looking for effective use of our intelligence products</li> <li>2. Develop actionable financial intelligence products based on priority crime types and threats</li> <li>3. Disseminate timely intelligence and/or information for proactive measures taken by the stakeholder(s) to progress their matter and purpose</li> <li>4. Strengthen feedback from our stakeholders on quality of our intelligence products and to financial institutions on outcomes of suspicious transaction reports submitted</li> </ol>
Collaborate with Partners	<ol style="list-style-type: none"> <li>5. Engage and collaborate with all stakeholders</li> <li>6. Implement a public private partnership framework</li> <li>7. Review and strengthen secondment arrangement</li> <li>8. Strengthen DDA<sup>3</sup> arrangements</li> <li>9. Enter into agreements with key partner agencies to exchange information</li> </ol>

*Refer to Annexure for a summary of action plan for this strategic priority.*

## Strategic Priority 4: Strengthen our Enabling Capabilities

### I. Our People

Our people are critical in the successful implementation of our strategies as without them we will not be able to bring our strategic plan to life. In building our people capability, we will focus on equipping our people with the right skills and expertise to enable them to execute the strategic objectives of the FIU.

We anticipate that the business environment of the FIU and Fiji's criminal and financial landscape will evolve tremendously in the coming years. Therefore, it is also critical that we train and develop our people to acquire specific new skills needed to meet the evolving business demands on the FIU.

We will also leverage RBF people capabilities and framework to provide the conducive work environment and conditions to attract and retain the right people for our team.

<sup>3</sup> DDA refers to the arrangement for authorized partner law enforcement officials to have Direct Data Access (DDA) to the FIU's database.



## II. Our Processes

Our processes define how we accomplish our functions and tasks on a day-to-day basis. Our processes are fundamental in ensuring that our daily activities contribute to the effective implementation of our long-term strategies.

The FIU will comply with the international standards on FIU operations and processes as set out in the Egmont Group Principles and the FATF Recommendations.

We will adopt processes to promote transparency and accountability in our use of our data and resources. We will regularly review and revise our processes to respond to changes in our environment and to capitalise on opportunities for improvement in our operations.

## III. Technology Capability

Technology infrastructure and solutions are important in bringing together our people and processes to deliver on our strategic objectives. We will use technology as key tools in our daily intelligence and regulatory processes. We will leverage innovative technology to:

- a) automate key processes in order to maximise our productivity and efficiencies;
- b) effectively store, manage and safeguard our data holdings; and
- c) analyse our data and draw valuable insights for decision making and strategic actions.

We will also leverage RBF technology capabilities and framework to deliver our strategies.

## IV. Data Capability

The FIU holds a substantial volume of financial data which are reported by financial institutions and businesses in Fiji as required by law. The FIU is also able to access non-financial data of key government partners.

Data is now a critical asset of any organisation and has the potential to transform how an organisation delivers its strategic objectives. In the next five years we plan to develop a *data capability* to unlock the true potential of the substantial volume of data we hold. We will leverage data to:

- a) better achieve our intelligence and regulatory outcomes;
- b) make informed decisions; and
- c) improve the value we provide to our partners and our impact on national crime prevention outcomes.

We will also build a *data culture* within our team to support our data capability objectives and strategies.

### Enabling Capabilities Strategies

Organisation Capability	Strategies
Our People	<ol style="list-style-type: none"> <li>1. Equip our people with appropriate skills and expertise through training and professional development programs</li> <li>2. Provide a conducive work environment and conditions</li> <li>3. Review and strengthen staff structure and capabilities to ensure a fit-for-purpose organisation structure</li> </ol>
Our Processes	<ol style="list-style-type: none"> <li>1. Implement operational processes that meet international standards and best practices</li> <li>2. Provide accountability in our use of our data and resources</li> </ol>
Technology Capability	<ol style="list-style-type: none"> <li>1. Manage current technology infrastructure and systems to drive our core processes</li> <li>2. Review and strengthen the FIU's IT architecture</li> <li>3. Explore, develop and implement innovative sustainable digital solutions</li> <li>4. Monitor and manage data security and cybersecurity risks</li> <li>5. Enhance data quality and reporting compliance</li> </ol>
Data Capability	<ol style="list-style-type: none"> <li>1. Develop a <i>data capability</i> to fully realise the potential of our data</li> <li>2. Build a data culture within our team to be able to effectively capitalise on our data</li> </ol>

# National Strategies and Contributions

The FIU will contribute to related national strategies and initiatives on crime prevention such as on counter terrorism; counter narcotics; proliferation financing; cybersecurity, scam prevention, etc. As a regulator, the FIU will also contribute to national strategies on financial sector regulation and development including financial inclusion; new payment service provider regulation etc.

Fiji is a member of the Asia Pacific Group on Money Laundering (APG), an inter-governmental organisation, consisting of 42 member jurisdictions. The objective of the APG is to ensure that member countries effectively implement the international standards against money laundering, terrorist financing and proliferation financing related to weapons of mass destruction. In the next five years the FIU will contribute to the following national initiatives related to Fiji's APG membership:

- Prepare for and participate in Fiji's mutual evaluation by the APG (2026/2027);
- Coordinate Fiji's compliance with reporting obligations to the APG;
- Support Fiji's action plan to address recommendations from the 2026/2027 mutual evaluation;
- Represent Fiji in APG forums and initiatives; and
- Contribute to the APG Program on mutual evaluations as assessors or reviewers.

The National Anti-Money Laundering (AML) Council is Fiji's national coordinating and policy advisory body on matters relating to the prevention of money laundering and the financing of terrorism. As a member of the National AML Council, the Director FIU will advise the Council on key national issues as needed. The FIU will also contribute to the Council's efforts to coordinate Fiji's preparation and participation in the APG mutual evaluation.

While there is no designated secretariat of the Council under the law, the FIU has taken on this secretariat role since 2008. In 2025-2029, the FIU will continue to provide secretariat support for the National AML Council.

## International Priorities and Contributions

The international standards on anti-money laundering, counter-terrorist financing and related issues provides the benchmark that countries must meet in global efforts to combat the laundering of illicit funds and serious crimes.

As a member of the APG, Fiji will be consulted on the revisions to existing or formulation of new international standards. The FIU will contribute to global consultations on policy and international standards revisions and formulations through the APG and the Financial Action Taskforce.

The FIU will also collaborate directly with international partners including foreign FIUs and the Egmont Group of FIUs on information exchange and other initiatives to address global serious crime risk and threats.

As a member of regional forums such as the Pacific Financial Intelligence Community and the Pacific AML Supervisors Forum, the FIU will contribute to efforts to build capacity and exchange information to combat serious criminal threats in the region.

# Governance Measures

Having a strong governance framework is important to support the work of the FIU and to also provide accountability on the FIU's operations and performance.

During 2025-2029 the FIU will implement clear and periodic reporting measures to the Governor RBF to provide relevant information on the FIU's operations and performance. The FIU will also publish annual reports to inform Government and private sector stakeholders of its operations and any key initiatives.

The FIU will also develop annual workplans to implement the strategies and action plan in this Strategic Plan. There will also be six monthly and annual report back on the achievement of the FIU annual workplans to Governor.

In terms of finance, the FIU will apply RBF policies and procedures on financial budgeting, management and reporting.

The National AML Council may provide policy advice to the FIU as needed. The FIU will consider any such advice closely.

The FIU will provide updates and advice to the National AML Council as needed on relevant national issues relating to Fiji's compliance with the international standards and conventions on combating money laundering and the financing of terrorism.

# Implementing our Strategic Priorities

The Annexure provides an action plan to support the strategies in this Plan.

A *Strategic Plan Implementation Document (SPID)* has been developed to outline the specific outputs linked to the action plan under each strategic priority. This SPID will help formulate the FIU's annual workplan to ensure that this is aligned to the Strategic Plan.

The FIU has also developed and documented in the SPID “key performance indicators” (KPIs) to measure how well it has achieved the planned strategies. This will enable the FIU to monitor, assess and report on the implementation of its strategic plan. The SPID is a living document which can be revised to adjust to changes in the business environment of the FIU.

The implementation of this Strategic Plan will be assessed and tracked annually before the end of each financial year. The Director FIU is ultimately responsible for ensuring that this annual assessment is completed. All staff are responsible for the implementation of this Strategic Plan.

# Annexure: Summary Action Plan 2025-2029

## *Strategic Priority 1: Understand the Serious crime Threats and Vulnerabilities in our environment*

Thematic Areas	Strategies	Action Plan 2025-2029
Understand Serious crime Threats and Vulnerabilities	<ol style="list-style-type: none"> <li>1. Leverage data and technology to generate insights on serious crime threats and trends prevailing in Fiji</li> <li>2. Conduct risk assessments of financial sectors to identify vulnerabilities in the system</li> <li>3. Promote the understanding of serious crime threats and vulnerabilities</li> </ol>	<ul style="list-style-type: none"> <li>• Coordinate and participate in Fiji's National risk assessments</li> <li>• Conduct financial sector risk assessments to identify sector vulnerabilities and risks</li> <li>• Conduct strategic analysis of key crime threats or themes</li> <li>• Publish and issue guides and publications on key threats (Crime Threat Guides)</li> </ul>
Collaborate with Partners	<ol style="list-style-type: none"> <li>4. Collaborate with stakeholders on quality information and tradecraft exchange</li> </ol>	<ul style="list-style-type: none"> <li>• Issue Suspicious Transaction Indicator Guides for financial institutions</li> <li>• Hold forums, meetings with financial institutions, to promote understanding of serious crime threats and vulnerabilities</li> <li>• Regularly engage and collaborate with key partner agencies to gain better understanding of current and emerging serious crime threats and trends</li> </ul>

## Strategic Priority 2: Safeguard our financial institutions and other businesses through Regulation and Supervision

Thematic Areas	Strategies	Action Plan 2025-2029
Regulate and Support	<ol style="list-style-type: none"> <li>1. Regulate financial institutions and entities to implement proportionate internal controls to mitigate the risk of money laundering, terrorist financing and other serious crimes</li> <li>2. Promote awareness and understanding of regulatory requirements</li> <li>3. Deepen risk-based implementation of anti-money laundering requirements</li> </ol>	<ul style="list-style-type: none"> <li>• Provide access to regulatory guidelines</li> <li>• Issue FIU Regulatory Guidelines and policy advisories</li> <li>• Hold targeted engagement or meetings on industry wide issues</li> <li>• Issue AML Guides &amp; Resources, Suspicious Transaction Indicator Guides</li> <li>• Issue joint guidance and tailored communications</li> <li>• Provide training and awareness for financial institutions and businesses.</li> <li>• Develop and issue FIU Regulatory Guidelines and policy advisories supporting risk-based implementation of requirements</li> <li>• Hold targeted engagement and collaboration with financial institutions and other stakeholders to promote risk-based implementation of regulatory requirements</li> <li>• Review and strengthen the FTR Act and Regulations to further strengthen risk-based regulatory provisions</li> <li>• Engage with partners on financial inclusion initiatives and projects</li> </ul>
Supervise & Enforce	<ol style="list-style-type: none"> <li>4. Leverage data to better understand our portfolio and to target supervision efforts on high-risk entities</li> <li>5. Supervise financial institutions and entities on a risk-based approach.</li> <li>6. Leverage technology to better supervise entities</li> <li>7. Activate appropriate enforcement action for breaches of regulatory requirements</li> </ol>	<ul style="list-style-type: none"> <li>• Conduct financial sector risk assessments</li> <li>• Conduct risk-based onsite and offsite compliance supervision of financial institutions and businesses</li> <li>• Develop technology-based solutions to supervise entities</li> <li>• Effectively and promptly deal with non-compliance by entities and financial institutions</li> </ul>



*Strategic Priority 2:*      Safeguard our financial institutions and other businesses through Regulation and Supervision (continued)

Thematic Areas	Strategies	Action Plan 2025-2029
Collaborate with Partners	8. Engage and collaborate with relevant regulatory agencies and networks	<ul style="list-style-type: none"><li>• Engage with domestic and international regulatory agencies on supervision issues</li><li>• Actively participate in regional and international supervisory forums</li><li>• Collaborate with RBF in the supervision of RBF licensed financial institutions</li><li>• Participate in national and regional coordination committees/working groups on regulatory issue</li><li>• Provide advice on regulatory issues to National AML Council and other stakeholders</li></ul>

### Strategic Priority 3: Develop Financial Intelligence to Detect and Disrupt Money Laundering and other Serious Crimes in Fiji

Thematic Areas	Strategies	Action Plan 2025-2029
Actionable Financial Intelligence	<ol style="list-style-type: none"> <li>1. Leverage technology to improve analysis capabilities to be data-driven and forward-looking for effective use of our intelligence products</li> <li>2. Develop actionable financial intelligence products based on priority crime types and threats</li> <li>3. Disseminate timely intelligence and/or information for proactive measures taken by the stakeholder(s) to progress their matter and purpose.</li> <li>4. Strengthen feedback from our stakeholders on quality of our intelligence products and to financial institutions on outcomes of suspicious transaction reports submitted</li> </ol>	<ul style="list-style-type: none"> <li>• Develop an annual predicate crime priority which will drive FIU intelligence efforts</li> <li>• Data-driven decisions for intelligence purposes</li> <li>• Develop and provide tactical and operational intelligence and information products to LEAs</li> <li>• Provide operational briefings for partner LEAs or taskforces</li> <li>• Solicit feedback from LEAs partners on FIU intelligence products (surveys/meetings)</li> <li>• Provide feedback reports to financial institutions on suspicious transaction reporting</li> <li>• Hold regular meetings with LEAs</li> </ul>
Collaborate with Partners	<ol style="list-style-type: none"> <li>5. Engage and collaborate with all stakeholders</li> <li>6. Implement a public private partnership framework</li> <li>7. Review and strengthen secondment arrangement</li> <li>8. Strengthen DDA<sup>4</sup> arrangements</li> <li>9. Enter into agreements with key partner agencies to exchange information</li> </ol>	<ul style="list-style-type: none"> <li>• Contribute to operational taskforce meetings</li> <li>• Hold meetings with key stakeholders and LEAs</li> <li>• Establish a public private partnership framework</li> <li>• Participate in national and regional coordination committees/working groups relating to key priorities and risks</li> <li>• Implement a fit-for-purpose secondment arrangement with the FIU</li> <li>• Review and strengthen legal and physical arrangements for partner LEAs' access to FIU data and information</li> <li>• Exchange information with partner agencies as provided in signed MOUs</li> <li>• Sign agreements to exchange information with new partner agencies</li> </ul>

<sup>4</sup> DDA refers to the arrangement for authorized law enforcement officials to have Direct Data Access to the FIU's database.



### **Contact Information**

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