

Government Gazette
Staatskoerant

REPUBLIC OF SOUTH AFRICA
REPUBLIEK VAN SUID AFRIKA

Vol. 729 | 31 March Maart | 2026 | No. 54439

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ISSN 1682-5845

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DEPARTMENT OF FINANCE

NO. 7334 **31 March 2026**

DIRECTIVE IN TERMS OF SECTION 43A(3) OF THE FINANCIAL INTELLIGENCE CENTRE ACT, 2001 (ACT 38 OF 2001)

1. Title

Directive 11 of 2026 on the submission of the 2026 risk and compliance return to the Financial Intelligence Centre (Centre) by accountable institutions as specified in this Directive (the specified accountable institutions).

2 Purpose

2.1 This Directive is issued by the Centre in terms of section 43A(3)(a) of the Financial Intelligence Centre Act, 2001 (Act 38 of 2001) (FIC Act).

2.2 The Directive requires the specified accountable institutions contemplated in paragraph 4 of this Directive to submit their 2026 risk and compliance return to the Centre.

3. Definitions

In this Directive, the 'Act' means the Financial Intelligence Centre Act, 2001 (Act 38 of 2001) and includes any regulation or directive made under the Act, and, unless the context otherwise indicates, any word or expression to which a meaning has been assigned in the Act has that meaning, and:

(a) "Risk and compliance return" includes, but is not limited to, the risk and compliance return questionnaires issued by the Centre, which may be subject to change from time to time.

(b) "Risk and compliance return platform" means the electronic system designated for accessing and completing the 2026 risk and compliance return and the receipt of the 2026 risk and compliance return by the Centre.

4. Application

4.1. Subject to paragraph 4.2, this Directive applies to every specified accountable institution referred to in items 1, 2, 3, 9, 11 (non-bank), 14, 20, 21 and 22 of Schedule 1 of the Act.

4.2 This Directive does not apply to a bank, mutual bank and a co-operative bank that carries on a business of a credit provider contemplated in item 11 of Schedule 1 of the Act.

5. Directive

5.1 Every specified accountable institution contemplated by this Directive must submit the completed 2026 risk and compliance return electronically to the Centre in accordance with the Schedule to this Directive, from the commencement date on Monday, 4 May 2026.

5.2 The specified accountable institutions must answer all applicable questions in the 2026 risk and compliance return, based on their understanding of money laundering, terrorist financing and proliferation financing risks and their current implementation of risk-based controls in compliance with the obligations set out in the Act.

5.3 The 2026 risk and compliance return must include the requested information for the specific reporting periods and must be submitted electronically to the Centre from the commencement dates and by the due dates, as specified in the Schedule below, as follows:

5.3.1 Specified accountable institutions falling under items 1, 2, 3, and 9 of Schedule 1 to the FIC Act, must submit the completed 2026 risk and compliance return for the information period of 1 April 2023 to 31 March 2026, both dates inclusive.

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5.3.2 Specified accountable institutions falling under items 11 (excluding banks, mutual banks and co-operative bank credit providers), 14, 20, 21 and 22 of Schedule 1 to the FIC Act, must submit the completed 2026 risk and compliance return for the information period of 1 July 2023 to 31 March 2026, both dates inclusive.

5.4 The 2026 risk and compliance return is an electronically completed, captured and submitted return. Specified accountable institutions are required to access and populate the required information directly on the 2026 risk and compliance return platform as made available via the Centre's website, www.fic.gov.za.

SCHEDULE

FOR 2026 RISK AND COMPLIANCE RETURN SUBMISSIONS

(IN RESPECT OF DIRECTIVE 11 OF 2026)

Schedule 1 Designated Items	RCR Data Information Periods	RCR Commencement Dates and Due Dates
Item 11 (excluding bank, mutual bank, and co-operative bank credit providers)	Saturday, 1 July 2023 to Tuesday, 31 March 2026, both dates inclusive.	RCR submission Commences on 4 May 2026 and is Due on 30 June 2026, no later than 17:00
Items 14, 21, and item 22 (crypto asset service providers)	Saturday, 1 July 2023 to Tuesday, 31 March 2026, both dates inclusive.	RCR submission Commences on 4 May 2026 and is Due on 30 June 2026, no later than 17:00
Item 2 and item 9 (casinos)	Saturday, 1 April 2023 to Tuesday, 31 March 2026, both dates inclusive.	RCR submission Commences on 4 May 2026 and is Due on 30 June 2026, no later than 17:00
Items 20 (high value good dealer, including dealers in precious stones and dealers in precious metals, and including Krugerrand dealers)	Saturday, 1 July 2023 to Tuesday, 31 March 2026, both dates inclusive.	RCR submission Commences on 4 May 2026 and is Due On 31 July 2026 no later than 17:00
Items 1, 3 and 9 (non-casinos)	Saturday, 1 April 2023 to Tuesday, 31 March 2026, both dates inclusive.	RCR submission Commences on 4 May 2026 and is Due On 31 July 2026 no later than 17:00

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6. Failure to comply with the Directive

A specified accountable institution that fails to comply with the provisions of this Directive is non-compliant and is subject to an administrative sanction in accordance with section 62E of the Act.

7. Commencement

This Directive takes effect on Wednesday, 1 April 2026.

PIETER SMIT
ACTING DIRECTOR
FINANCIAL INTELLIGENCE CENTRE
31 MARCH 2026

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Printed by and obtainable from the Government Printer, Bosman Street, Private Bag X85, Pretoria, 0001
Contact Centre Tel: 012-748 6200. eMail: info.egazette@gpw.gov.za
Publications: Tel: (012) 748 6053, 748 6061, 748 6065

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