« FINANCIAL COUNTERTERRORISM INITIATIVES IN EUROPE[1] »

INTERNATIONAL CONFERENCE ON LEGAL INSTRUMENTS IN THE FIGHT AGAINST INTERNATONAL TERRORISM – A TRANSATLANTIC DAILOGUE, EUROPEAN PARLIAMENT, BRUSSELS, MAY 7-8, 2002

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1. INTRODUCTION

Financial counterterrorism strategies came to the centre of (legal and) political debate immediately following the 9/11 attacks on New York and Washington. Just a few days later, the German Minister for Home Affairs declared in a popular political show in German public TV that effective money laundering legislation was the most promising tool in the fight against terrorism[2]. This approach, which includes the control of financial transactions and the seizure of

[1] Thanks to Ms Emily N. Silverman, J.D. & LL.M. (Berkeley/Freiburg), for her valuable support in the translation of this paper.
[2] See www.sabine-christiansen.de/archiv/2001_09_16.html [visited July, 2002].

illegal or suspicious assets as its two main components, is not new at all. For the past fifteen years already, such profit- or asset-oriented strategies of crime control were the central starting point for international efforts to combat organized crime. And the central instrument, or criminal strategy, in this context is indeed to control and penalize money laundering[3].

Notwithstanding some doctrinal problems, the concept of money laundering has, based on manifold international conventions and treaties, become a prominent role in the fight against organized crime in most parts of the world and has been adopted by all the important international bodies (UN, Council of Europe, European Union); it has also been implemented in a practical way in a large number of multilateral legal acts, contracts and agreements. The most prominent of these are:

- The Vienna Convention of 1988, which still had its (historic) focus on proceeds deriving from drug trafficking,
- the Council of Europe Convention of 1990 in which the money laundering approach was already broadened to apply to any form of organized crime, and
- the 2000 Palermo Convention on Transnational Organized Crime by which money laundering has been declared one of the key offence types of (transnational) organized crime in general[4].

The principles underlying these conventions are going to become an important component within the recent counterterrorism initiatives in Europe as well. Accordingly, in Communication 611 of 17 October 2001, in which the

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[3] For an overview on anti money laundering concepts and investigation practices, see Madinger/Zalopany 1999; for an introduction into anti money laundering legislation and practice in Germany, see Kilchling 2000; for a comparative evaluation of anti money laundering regulations in Europe, compare also Transcrime 2001a.

[4] For more details on the significance of the key offence types of organized crime, see also Kilchling 2002b; for critical considerations on the global focus on money laundering after September 11, see Beare 2002, pp. 185 et seq.

Commission provides an overview of EU action in response to the events of the 11th September, measures dealing with the financing of terrorism and financial crime are one of the central fields of action. Inter alia, the following points are explicitly mentioned (p. 3):

- EU-wide freeze on assets of individuals and organisations suspected of financing or supporting the terrorist attacks has been implemented in line with UN Security Council resolutions.
- Revision of the Money Laundering Directive. The changes extend the scope of the transactions covered and the range of professions subject to a reporting obligation.
- Elaboration of a directive on market abuse, in order to prevent financial markets being misused by terrorist or other criminal groups.
- Peer review exercises involving Member States financial supervisors. The Commission will look at how candidate countries are putting anti-money laundering measures into place. This will be in the framework of the regular examination of how they are implementing financial services rules.
- Reinforcing the international Financial Action Task Force (FATF), notably to update its mandate and existing recommendations to address the financing of terrorism.
- Reflections concerning how custom controls might be placed on large cash movements across the external frontiers of the Union. This may be needed to overcome gaps in money laundering legislation.

Already on 31 October 2001, the FATF took on this initiative and issued its Special Recommendations on Terrorist Financing ("Eight Rules") which have a particular focus on the expansion of the main anti-o.c. instruments to the area of counter-terrorism policies: i.e., money laundering control – in particular the obligation to report suspicious transactions – and the freezing, seizure and

confiscation of assets. Since then, an additional set of measures have been scheduled in order to intensify an effective implementation of the new rules[5].

2. THE CONCEPT OF FINANCIAL INVESTIGATIONS

The criminally-strategic aim of the money laundering control concept is of particular importance also in the framework of counterterrorism. As in the fight against organized crime, the application of the criminal offence of money laundering is intended to reach beyond the sentencing of individual offenders. In addition to classical criminal prosecution, it has two further, mainly *investigative* aims:

- tracing back the money flows in order to gather additional information – and evidence – on the organisational and personal background, in particular to identify possible further participants, and
- obtaining a complete picture of the financial background of suspects in order to seize and confiscate suspicious assets.

These investigative aims can be deemed as being of a «strategic and tactical» character. Based on this approach two types of financial investigations were developed:

- Proactive criminal investigations from the assets into the crime, i.e., the so-called independent concept of financial investigation,
- and, in contrary, financial investigations that are based upon the initial suspicion of a concrete offence.

Proactive investigations are difficult in general. However, in particular in case of money laundering, the problems are significant. An evaluation of money laundering cases in Germany has shown that only a handful of all cases that came to court have their investigative origin in a report of suspicious transaction

[5] See www1.oecd.org/fatf/TerFinance.en.htm [visited July, 2002].

according to the anti money laundering legislation (for more details, see Kilchling 2001b).

As mentioned already, the concept of money laundering was originally designed in the theoretical framework of and the fight against organized crime. However, in comparison to organized crime, two significant differences have to be noticed that are obstacles to a direct adoption of the concept in the case of terrorism (at least in the case of the recent attacks of *Al Qaida*). The first problem arises here, i.e., in the legal perspective of money laundering.

With one exception, i.e., the suspicious short sales of airline stocks that were commissioned just one or two days prior to the 11 Sept., the means used for the *Al Qaida* attacks are not derived from these activities, neither prior to nor after the World Trade Center and Pentagon attacks. The same is true with regard to the synagogue bombing of spring 2002 at Djerba for which *Al Qaida* is suspected to be responsible as well. Therefore, we have to conclude that *Al Qaida's* activities do, insofar, not meet the common definition of money laundering. It can be assumed that the financial transactions which were presumably carried out in the run-up to these assaults – notwithstanding the assumption that the methods of transaction used were 'laundering-like'[6] – may well have been to a large extent legal. In any case, there is no firm evidence to the contrary. It is the *criminal origin* of funds and not the method through which they are administered – whatever the underlying intentions may be – that decisively divides legal and illegal financial transactions and, thus, *constitutes* the offence of money laundering.

[6] From the point of view of the launderer, two different strategic aims are usually pursued: (1) to disguise the illegal origin of money, and/or (2) to avoid, as well as possible, any visible traces (and evidence) of criminal activities – crimes from which assets derive or crimes *for which* the financial transactions are operated. It can be assumed that in the case of *Al Qaida* and other (Islamic) terrorist groups the latter purpose is the most important one.

Bin Laden is said to have inherited his means, and/or earned them by honest means in the road-building industry. Experts suggest that the wealth of *Al Qaida* can be estimated at ca. US-$ 5 billion; the financial flows, i.e., the budget, lies between US-$ 20 and 50 million per year (Schneider 2002). Unlike other terrorist groups such as, e.g., the Italian *Red Brigades* or the German *Red Army Fraction (RAF)* whose strategy for procuring funds in the 1970s and 80s was based on serious criminal offences such as bank robberies, or the *Kurdish Workers Party (PKK)* whose method of raising funds, according to investigations carried out by the German Federal Investigations Agency[7], is at times mafia-like (by collecting of so-called "war tax" by means of extortion), the money used to prepare and finance the 9/11 attacks clearly did not come from criminal offences. At that point in time the money involved could not be initially described as "dirty money". The claim that *Al Qaida* money was merged with the state assets of the former Afghan Taliban government, which are believed to come at least partly from drugs money[8], does not appear justifiable on the basis of a priori knowledge and in the absence of further information. The idea that stricter legislation and controls targeting money laundering might have been able to prevent the September attacks is, therefore, misleading. Currently, money laundering is a repressive approach rather than a preventative one.

An interesting new approach to this problem can be found in Communication 611 where the Commission explains why the mandate of the FATF had to be updated in order to address the already existing recommendations also to the financing of terrorism.

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[7] Compare the so-called “Lagebild Organisierte Kriminalität” [i.e., the annual Police Report on Organized Crime], available at www.bka.de [visited July, 2002].

[8] Schneider (2002) estimates that moneys deriving from drug trade contribute to about 30 to 35 percent to *Al Qaida’s* assets; another 10 to 15 percent may have its origin in other criminal activities. The total share of the ca. 25 Arabic and Islamic terrorist groups that are currently known is supposed to make up about 0.9 to 5.5 percent of the world flow of dirty money.

This would, however, require for a re-definition of money laundering as well. To include any kind of financing activities for terrorist purposes two alternative strategies are possible. These can be:

- either a shift from a pure predicate crime orientation to a *future crime* orientation – i.e., a more preventative concept of money laundering,
- or an expansion of the present approach of financial intervention by amending the traditional money laundering focus through the introduction of a new, additional kind of a 'supporting offence' to be committed through financial assistance to terrorist groups, be it by means of legal or illegal funds. This approach has been adopted by the FATF and is part of the new Eight Rules.

Surprisingly, the new EU money laundering directive does not refer to this problem at all. It still relies on the 'classical' concept of money laundering, without referring to the FATF rules mentioned and its guidance notes. Actually, Austria is one of the first EU member states that is going to implement the new rules in its national law[9].

3. LEGAL INSTRUMENTS ON THE EUROPEAN LEVEL

A remarkable number of acts and treaties have been implemented in this field already. In this contribution only the most relevant ones can be referred to.

3.1. Council of Europe

The first piece which is still highly relevant is the Council of Europe Convention on Laundering, Search, Seizure and Confiscation of the Proceeds from Crime of

[9] A total relaunch of the provisions on money laundering and terrorism is currently under discussion in the Austrian parliament. Following the FATF approach, the statutory provision of money laundering (i.e., art. 165 of the Austrian Criminal Code) should be amended by an additional variant of financial management of any kind for the benefit of terrorist as well as criminal organizations. In order to implement simultaneously the EU framework decision of 13/06/2002 on combating terrorism, a further statutory offence should criminalize the mere financing of terrorist organizations (i.e., a new art. 278d of the Austrian Criminal Code). For more details on the draft for the Austrian "Strafrechtsänderungsgesetz 2002" [Criminal Law Amendment Act 2002], see www.justiz.gv.at/gesetzes [visited July, 2002].

8 November 1990. As has been mentioned in the explanatory report, the Convention refers to all kinds of serious offences, including terrorist offences. However, it is based upon the classical concept of money laundering which refers to crime proceeds. Although instrumentalities shall be included as wide as possible, there is no way around the fact that its focus is on economic advantage derived from criminal activity.

3.2. European Union

3.2.1. Third Pillar

The European Convention is also referred to in most of the relevant EU legislation in this area. Of high importance are three legal pieces that were implemented under the third pillar (Justice and Home Affairs):

1. The Joint Action of 3 December 1998 on Money Laundering, the Identification, Tracing, Freezing, Seizing and Confiscation of Instrumentalities and the Proceeds from Crime, and
2. the Framework Decision of 26 June 2001 on Money Laundering, the Identification, Tracing, Freezing, Seizing and Confiscation of Instrumentalities and the Proceeds from Crime which has an additional focus on minimum sentencing requirements and conficsation of equivalent values in this field.
3. Penal measures are also promoted by the Framework Decision of 13 June 2002 on Combating Terrorism. Here, the financing of activities of terrorist groups is subject to criminalization. However, this act does not provide any link to the afore-mentioned instruments, neither to money laundering nor to confiscation.

   Hypothetically, this new financing offence might, in a technical sense, be useful as a predicate offence to money laundering. The practical problem, however, will be to define and establish a plausible border between the

'predicate' phase and the 'laundering' phase of such terrorist financing – in the absence of a clear separation, the predicate and the subsequent offences would be identical. Moreover: is the mere handling of assets by a malicious person really sufficient to transform neutral money into dirty money? I think not. In light of these shortcomings, it is not fruitful to continue to pursue the classical money laundering approach in this area.

Since the Community has no direct legislative power in third pillar matters all the acts in this area have to be transformed by the Member States in an adequate way according to their national law.

3.2.2. First & Second Pillar

Unlike third pillar legislation that requires additional national legislation, regulations in the fields of Common Foreign and Security Policy and of the European Communities can be issued by means of council or commission regulations, directives and decisions – which can if exclusively directed against Non-EU nationals have direct statutory effect. In this field as well, quite a number of regulations have been implemented.

1. First of all, the new Money Laundering Directive of 4 December 2001 which amends the Council Directive of 1991, is noteworthy. In its Communication 611 the Commission declared this directive, as already mentioned, to be one of the cornerstones of the new financial counterterrorism initiatives of the Community. Therefore it is somewhat surprising that the changes are restricted to an extention of the scope of the transactions covered and the range of professions subject to a reporting obligation. The definition of money laundering itself, i.e., the requirement that only assets deriving from criminal activity can be the object of the offence, was not altered. With its implementation act to the directive, the German legislature has recently gone further and expanded its anti money laundering provisions to transactions

suspected of being linked with the financing of terrorism – however, unlike in Austria[10], it has *not* defined the relevant financing activities *as* money laundering[11].

2. On 3 March 2001, the Council issued the (let me call it:) 'Taliban' Regulation EC 467/2001 which was amended nine times. On 27 May 2002, it was repealed and updated by Regulation EC 881/2002 and amended again by Regulation EC 951/2002. All these regulations are based upon arts. 60 and 301 of the EU Treaty. Interestingly, the first two pieces had already been enacted in March and July 2001. They provide a list of approx. 450 individuals and entities connected to the Taliban whose assets and accounts are to be frozen (*Osama Bin Laden* himself appears, for the first time, in the list of the second amendment of 11 October). By the end of the year 2001, some 200 accounts totalling up to a value of circa € 4.1 million were frozen in this particular context in Germany alone[12]. Worldwide, accounts of ca. US-$ 112 million were temporarily under arrest[13].
3. By Council Common Position 2001/931/CFSP, as updated by Council Common Positions 2002/340/CFSP and 2002/462 CFSP, partly put into action through Council Regulation EC 2580/2001 and Council Decisions 2001/927/EC and 2002/334/EC, a range of specific restrictive measures are directed against certain persons and entities. Freezing of assets and accounts is the focus here as well. However, unlike the aforementioned Taliban

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[10] See above, note 9.
[11] "Gesetz zur Verbesserung der Bekämpfung der Geldwäsche und der Bekämpfung der Finanzieung des Terrorismus" [Act to Improve the Combating of Money Laundering and to Combat the Financing of Terrorism] of 08/08/2002, BGBl. I, p. 3105, amending the already existing Money Laundering Act of 25/10/1993, BGBl. I, p. 1770.
[12] Meanwhile, the number has declined significantly. By end of July, 2002, only 30 accounts with assets of ca. € 94,000 remained under arrest; all information provided by the Federal Ministry of Economics and Technology.
[13] According to UN experts, most of these assets had to be released in the meantime; in summer 2002, no more than about US-$ 10 still were frozen; all figures taken from Financial Times Deutschland of 06/09/2002.

Regulations, these acts are based upon arts. 15 and 34 of the EU Treaty. The list of terrorist organisations is wider and includes, among others, such European groups as the *ETA*, the *Real IRA*, *Orange Volunteers*, *Ulster Defense Organisation/Ulster Freedom Fighters*, as well as the Turkish *PKK*, the Peruvian *Shining Path (PL)* and Islamic groups such as *Hamas* and the *Palestinian Islamic Jihad*. As mentioned already, these measures are effective only against Non EU-Nationals.

4. The most interesting document in our context, however, is the Council Common Position 2001/930/CFSP, issued on the same date as the aforementioned Position No. 931. Here, for the first time, the legal perspective goes beyond the classical approach to money laundering.

   Art. 1 of the Common Position povides that

   > «the wilful provision or collection, by any means, directly or indirectly, of funds by citizens or within the territory of each of the Member States of the European Union with the intention that the funds should be used, or in the knowledge that they are to be used, in order to carry out terrorist acts shall be criminalized.»

However: all these are political initiatives (as evidenced by the term "war aginst terrorism"), not penal measures. In the meantime, the substance of Common Position No. 930 has been transformed into *criminal policy* by issuing the Framework Decision of 13 June 2002[14].

4. NATIONAL LEGISLATION

To provide enforceable statutory effect against EU nationals, all European acts mentioned must be transformed into national legislation. Moreover: freezing of accounts and other assets (as regulated by the aforementioned instruments) are

[14] See above 3.2.1.

only – preliminary – measures of urgency. While under formal arrest, the assets and funds remain the property of the original owner and may be continuously administered (compare the guidance notes for the FATF Recommendations on Terrorist Financing, no. 14 and 15). Forfeiture or confiscation of the proceeds discovered must be *the* main and final aim. Effective confiscation legislation is, therefore, the fundamental basis for successful implementation of any proceeds-oriented control strategy. This requires applicability of national legislation.

In the past decade most of the Western European countries have amended their law in order to facilitate seizure and confiscation of proceeds illegally obtained or, at least, thought to derive from illegal origin. A comparison shows a wide range of confiscation systems which in various points seem far from being compatible (for more details, see Kilchling 2001a; Transcrime 2001b). Differences can be identified in particular regarding the context of regulation, the legal character of confiscation, the standards of evidence that have to be fulfilled, the reach of confiscation, the limits on confiscation, etc. In general terms, grabbing suspicious assets of *Al Qaida* and other organisations from abroad, is easier

- in systems with preventive or civil forfeiture options, such as namely Italy, the United Kingdom and Ireland,
- in systems in which so-called objective proceedings can be initiated in order to confiscate assets independently from prosecution of individuals such as, e.g., in Germany, Austria and Switzerland,
- or in systems where confiscation does not require an assessory link between the assets in question and money laundering activities or other concrete (predicate) offences.

The latter model was implemented in Switzerland. With regard to its unique approach to confiscation, Swiss legislation might be best prepared for application also to cases of terrorism in Western Europe.

Article 59 No. 3 of the Swiss Penal Code (StGB) provides that

> «The judge shall order the confiscation of all assets over which a criminal organisation has power of disposal. Assets belonging to a person who has participated in or supported a criminal organisation [...] are presumed to be at the disposal of the organisation until the contrary is proved.»

This model of confiscation of assets from a criminal organisation follows quite a unique approach. It contrasts with instruments which in principle are oriented to the perpetrator's ownership of the assets which are subject to confiscation (with the pursuant evident difficulties of proof). It is oriented to the typical phenomenon of asset management in the case of money laundering – where money typically flows through a large number of nominee accounts so that it cannot be attributed to a particular person with any degree of certainty. This is made possible in legal terms by a legal presumption of origin. In the case of asset holders, who were or are proven to be part of a criminal organisation and/or support or have supported one, the power of disposal over the assets is actually presumed to belong to the organisation which is considered to be the true owner in the background. Thus the specific method of organized crime was more consistently reflected and translated into technical legal terms than in most comparable legal systems. Also the Austrian reform of 1997 has been oriented in some of its fundamental characteristics to the Swiss system, without having implemented a true reversal of the burden of proof though.

Particularly in view of the doctrine of guilt, the Swiss system evades most of the problems that appear in systems which assume more or less explicitly some criminal activity of the person who is the subject of the confiscation which often

cannot be proven. In contrast, the application of the special organisational confiscation provision – whose necessary prerequisite is the conviction on the basis of the organisational offence – no accusation extending beyond this concrete conviction is raised with regard to the funds to be confiscated. Working with funds of the organisation substantiates the accusation of criminal blame in particular. Seizure of assets is thus based not on offences which are merely suspected to have taken place. And the attribution of guilt or lack of guilt is the critical criterion to which the European Court of Human Rights is also oriented[15]. This form of regulation therefore comes very close to the civil *in rem* measures of the USA, without at the same time leaving the personal procedural framework: *the aim of confiscation is then preventive and asset-related, whilst the cause of confiscation is person-related in the classic sense of criminal law.*

5. CONCLUDING REMARKS

With all the optimism over the appropriateness of financial investigations and measures in the terrorism context – which appears to some extent to be justified – it is important to remember that this strategy has so far only been applied in the area of organized crime (see also Kilchling 2002a). With the exception of a very small number of counties such as Spain, terrorism for a long time has in fact (and for good reasons from the point of view of definition; see, e.g., Kenney/Finckenauer 1995, pp. 1 et seq.; Bassiouni/Vetere 1998, pp. xl et seq.) been regarded as a phenomenon which cannot be equated with organized crime.
And this is the second weak point of the concept: in addition to the legal difficulties (in assigning assets of terrorist groups to concrete offences) that have been mentioned already there is a further, more factual shortcoming: The proper purpose or even rationale of anti money laundering and asset confiscation

[15] See, e.g., judgement of 07/10/1988 (*Salabiaku* case), Series A, Vol. 141, pp. 3 et seq.

concepts is to disrupt criminal businesses and markets. This is why financial attacks are such a plausible, even convincing approach in the framework of organized crime (as with any kind of profit-oriented delinquency). Money is the *raison d'être* of organized crime, and if it had no recourse to its profits and could not make use of the worldwide financial system, then it would be deprived of its driving force and indeed of its lifeblood.

The situation, however, is siginificantly different in the area of terrorism. This is because – unlike organized crime – terrorism is not geared towards generating profits. For terrorist networks, money is merely the means to an end: sources of money are developed in order to finance attacks. Or, in more simple words: organized criminals seek to earn money, terrorists spend it. Simply removing financial means or specific finance channels cannot remove the original danger, namely, the commission of further acts of terror. The preventative component, which also underlies the strategy for tackling money laundering and confiscating profits, could thus be seen as largely ineffective where terrorist organisations are involved that can rely on offenders who, driven by ideology or religious fanaticism (be it irrational or, as Wintrobe 2002 suggests, an *extreme* form of *rational* behaviour), are even ready to commit suicide. Moreover, from an economic perspective, suicide attacks are thought to be rather 'cheap'; insider estimations suggest that, for example, the preparation of one suicide bombing costs *Hamas* only about US-$ 1,500[16]. And the planning, preparing and operation of the 9/11 attacks is thought to have required resources no higher than US-$ 0.5 to 2 million[17] – as compared to an estimated damage of some US-$ 95 billion in New York City alone[18] and an annual decline of ca. US-$ 75.1 billion in worldwide wealth[19]. And, *not to forget*, the approx. 3,000 innocent lives lost.

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[16] Interview of Hassan Salameh, as quoted in The Economist of 30/05/2002 ('Follow the Money').
[17] Financial Times Deutschland of 06/09/2002.
[18] Badische Zeitung of 06/09/2002.
[19] Estimation by the OECD, quoted after Financial Times Deutschland of 14/06/2002.

Measures for combating money laundering will thus serve as a useful additional track to traditional criminal approaches, but cannot take their place. Let me, in conclusion, direct your imagination for a few seconds to the future day when all or at least the most prominent offenders involved in bin Laden's *Al Qaida* network have been apprehended: it seems *as unlikely as inappropriate* that they would be tried for having committed money laundering.

Appendix 1: Selected Relevant Legal Acts
as of July 1st, 2002

Council Of Europe

Convention on Laundering, Search, Seizure and Confiscation of the Proceeds from Crime of 08/11/1990 (ETS no. 141)

European Union (General)

COM(2001) 611 of 17/10/2001

European Union (Justice and Home Affairs)

Joint Action of 03/12/1998 on money laundering, the identification, tracing, freezing, seizing and confiscation of instrumentalities and the proceeds from crime (98/699/JHA), OJ L 333/1

Framework Decision of 26/06/2001 on money laundering, the identification, tracing, freezing, seizing and confiscation of instrumentalities and the proceeds of crime (2001/500/JHA), OJ L 182/1

Framework Decision of 13/06/2002 on combating terrorism (2002/475/JHA), OJ L 164/3

European Union (Common Foreign and Security Policy)

Council Common Position 2001/154/CFSP of 26/02/2001 concerning additional restrictive measures against the Taliban and amending Common Position 96/746/CSFP, OJ L 57/1

Council Common Position 2001/930/CFSP of 27/12/2001 on combatting terrorism, OJ L 344/90

Council Common Position 2001/931/CSFP of 27/12/2001 on the application of specific measures to combat terrorism, OJ L 344/93

Council Common Position 2002/340/CFSP of 02/05/2002 updating Council Common Position 2001/931/CSFP on the application of specific measures to combat terrorism, OJ L 116/75

Council Common Position 2002/402/CFSP of 27/05/2002 concerning restrictive measures against Usama bin Laden, members of Al-Qaida organisation and the Taliban and other individuals, groups, undertakings and entities associated with them and repealing Common Positions 96/746/CFSP, 1999/727/CFSP, 2001/154/CFSP and 2001/771/CFSP, OJ L 139/4

Council Common Position 2002/462/CFSP of 17/06/2002 updating Common Position 2001/931/CSFP on the application of specific measures to combat terrorism and repealing Common Position 2002/340/CFSP, OJ L 160/32

European Union (European Communities)

Council Directive of 10/06/1991 on prevention of the use of the financial system for the purpose of money laundering (91/308/EEC), OJ L 166/77

as amended by the
Directive of the European Parliament and the Council of 04/12/2001 amending Council Directive 91/308/EEC on prevention of the use of the financial system for the purpose of money laundering (2001/97/EC), OJ L 344/76

Council Regulation (EC) No. 467/2001 of 06/03/2001 prohibiting the export of certain goods to Afghanistan, strengthening the flight ban and extending the freeze of funds and other financial resources in respect of the Taliban of Afghanistan, OJ L 67/1

as amended by the
Commission Regulation (EC) No. 1354/2001 of 04/07/2001 amending Council Regulation (EC) No. 467/2001 [...], OJ L 182/15

as amended by the
Commission Regulation (EC) No. 1996/2001 of 11/10/2001 amending, for the second time, Council Regulation (EC) No. 467/2001 [...], OJ L 271/21

as amended by the
Commission Regulation (EC) No. 2062/2001 of 19/10/2001 amending, for the third time, Council Regulation (EC) No. 467/2001 [...], OJ L 277/25

as amended by the
Commission Regulation (EC) No. 2199/2001 of 12/11/2001 amending, for the fourth time, Council Regulation (EC) No. 467/2001 [...], OJ L 295/16

as amended by the
Commission Regulation (EC) No. 2373/2001 of 04/12/2001 amending, for the fifth time, Council Regulation (EC) No. 467/2001 [...], OJ L 320/11

as amended by the
Commission Regulation (EC) No. 2604/2001 of 28/12/2001 amending, for the sixth time, Council Regulation (EC) No. 467/2001 [...], OJ L 345/54

as amended by the
Commission Regulation (EC) No. 65/2002 of 14/01/2002 amending, for the seventh time, Council Regulation (EC) No. 467/2001 [...], OJ L 11/3

as amended by the
Commission Regulation (EC) No. 105/2002 of 18/01/2002 amending, for the eighth time, Council Regulation (EC) No. 467/2001 [...], OJ L 17/52

as amended by the
Commission Regulation (EC) No. 362/2002 of 27/02/2002 amending, for the ninth time, Council Regulation (EC) No. 467/2001 [...], OJ L 58/6

as repealed by the
Council Regulation (EC) No. 881/2002 of 27/05/2002 imposing certain specific restrictive measures directed against certain persons and entities associated with Usama bin Laden, the Al-Qaida network and the Taliban, and repealing Council Regulation (EC) No. 467/2001 [...], OJ L 139/9

as amended by the
Commission Regulation (EC) No. 951/2002 of 03/06/2002 amending Council Regulation (EC) No. 881/2002 imposing certain specific restrictive measures

directed against certain persons and entities associated with Usama bin Laden, the Al-Qaida network and the Taliban, and repealing Council Regulation (EC) No. 467/2001, OJ L 145/14

Council Regulation (EC) No. 2580/2001 of 27/12/2001 on specific restrictive measures directed against certain persons and entities with a view to combating terrorism, OJ L 344/70

Council Decision of 27/12/2001 establishing the list provided for in Article 2(3) of Council Regulation (EC) Nr. 2580/2001 of 27/12/2001 on specific restrictive measures directed against certain persons and entities with a view to combating terrorism (2001/927/EC), OJ L 344/83

Council Decision of 02/05/2002 implementing Article 2(3) of Council Regulation (EC) Nr. 2580/2001 on specific restrictive measures directed against certain persons and entities with a view to combating terrorism and repealing Decision 2001/927/EC (2002/334/EC), OJ L 116/33

Council Decision of 17/06/2002 implementing Article 2(3) of Council Regulation (EC) Nr. 2580/2001 on specific restrictive measures directed against certain persons and entities with a view to combating terrorism and repealing Decision 2002/334/EC (2002/460/EC), OJ L 160/26

Appendix 2: Literature

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