



June 5, 2015  
Circular N° SBP-DR-0078-2015

General Manager

Subject: Rule 5-2015

Dear General Manager:

We wish to inform you that we have issued Rule 5-2015 dated 26 May 2015 whereby the "Prevention of the Misuse of Services provided by other Regulated Entities under the supervision of the Superintendency of Banks" is established.

Measures to prevent money laundering, the financing of terrorism and the financing of the proliferation of weapons of mass destruction are adopted by this Rule and will be applicable to the new regulated entities placed under the supervision of the Superintendency pursuant to the provisions of Law 23 of 2015.

In the event that your bank is a member of an economic group which includes any of the obligated parties to which Rule 5-2015, whereby the "Prevention of the Misuse of Services provided by other Regulated Entities under the supervision of the Superintendency of Banks," is applicable, we request you inform them of the legal provisions established in this Rule.

Please find attached a copy of the Rule, which can also be accessed through our website [www.superbancos.gob.pa](http://www.superbancos.gob.pa), Node: Laws and Regulations.

We would greatly appreciate your providing your staff with the necessary instructions for compliance with the provisions of this Circular.

Best regards,

Ricardo G. Fernandez D.  
Superintendent

Enc.: Rule 5-2015

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