



## LIST OF FIUTT SUPERVISED SECTORS

Supervised Entities are Non-Regulated Financial Institutions and Listed Businesses who perform only the nature of business as stated in the “**Interpretation**” column of the table below. Only those Supervised Entities are required to register with the FIUTT under the **Financial Intelligence Unit of Trinidad and Tobago Act, Chap 72:01 (as amended)**, namely:

Non-Regulated Financial Institutions	Listed Businesses
Building Society	Art Dealer
Co-operative Societies	Pool Betting/Gaming House
	Jewellery
	Private Members' Club
	Accountant
Money or Value Transfer Services	Attorney-at-law
• Money Remittance	Trust and Company Service Provider
• E-Money Issuers	Real Estate Business
• Payment Service Providers	Motor Vehicle Sales

### NON-REGULATED FINANCIAL INSTITUTIONS

TYPE OF FINANCIAL INSTITUTION	INTERPRETATION	LAWS OF TRINIDAD AND TOBAGO
1. Building Society	A society registered under the Building Societies Act.	Building Societies Act, Chapter 33:04
2. Co-operative Societies	A society registered under the Co-operative Societies Act.	Cooperative Societies Act, Chapter 81:03

## NON-REGULATED FINANCIAL INSTITUTIONS

TYPE OF FINANCIAL INSTITUTION	INTERPRETATION	LAWS OF TRINIDAD AND TOBAGO
3. Money or Value Transfer Service Provider	A person who carries on money or value transfer services is one who provides a financial service that accepts cash, cheques, other monetary instruments or other stores of value in one location and pays a corresponding sum in cash or other form to a beneficiary in another location by means of a communication, message, transfer or through a clearing network to which the money value service belongs. This includes the following sectors:	Regulation 2 - Financial Obligations Regulations 2010
(a) Money Remitter	Money Remitters means a provider of electronic transfer who accepts funds from a payer for the purpose of making them available to a payee, through a data communication network or by an electronic platform that processes the data, without necessarily maintaining an account relationship with the payer or payee.	The E-Money Issuer Order, 2020
(b) Payment Service Provider	A provider of payment services which enables cash deposits and withdrawals, execution of a payment, the issue or acquisition of a payment instrument, the provision of a remittance service, and any other service functional to the transfer of money	The E-Money Issuer Order, 2020
(c) Electronic-Money (E-Money) Issuer	<p>EMI means a category of persons (other than a licensee) who has been registered by the Central Bank to issue E-money pursuant to the E-Money ministerial Order.</p> <p>E-Money means monetary value represented by a claim on the issuer, which is:</p> <ul style="list-style-type: none"> <li>(a) stored on an electronic device;</li> <li>(b) issued on receipt of funds of an amount not less in value than the monetary value issued; and</li> <li>(c) accepted as a means of payment by persons other than the issuer, so however that the funds referred to in (b) above shall not be treated as a deposit under the Financial Institutions Act, 2008.</li> </ul>	The E-Money Issuer Order, 2020  The Financial Institutions Act, Chapter 79:09

## LISTED BUSINESSES

TYPE OF BUSINESS	INTERPRETATION	LAWS OF TRINIDAD AND TOBAGO
1. Art Dealer	An individual or company that buys and sell works of any category or art.	
2. Pool Betting/Gaming House	Any such business registered under the Gambling and Betting Act.	Gambling and Betting Act, Chapter 11:19
3. Jewellery	A Business licensed under the Licensing of Dealers (Precious Metals and Stones) Act. Chap.	Licensing of Dealers (Precious Metals and Stones) Act, Chapter 84:06
4. An Attorney at-law, 5. Accountant or other person performing the functions of an Accountant or Other other Independent Legal Professional.	Such a person is accountable when they prepare for, or carry out, transactions for their clients concerning the following activities: <ul style="list-style-type: none"> <li>(a) buying and selling of real estate;</li> <li>(b) managing of client money, securities and other assets;</li> <li>(c) management of banking, savings or securities accounts;</li> <li>(d) organisation of contributions for the creation, operation or management of companies;</li> <li>(e) creation, operation or management of legal persons or arrangements, and buying and selling of business entities.</li> </ul>	
6. Motor Vehicle Sales	Any natural or legal person, firm or partnership, carrying on the business of selling or leasing new or used motor vehicles as defined under the Motor Vehicles and Road Traffic Act.	Motor Vehicles and Road Traffic Act, Chapter 48:50
7. Private Members' Club	A Private Members' Club A member's club which is granted a certificate under section 5(4) of the Registration of Clubs Act.	Registration of Clubs Act, Chapter 21:01
8. Real Estate Business	Any natural or legal person, partnership or firm carrying on the business of - <ul style="list-style-type: none"> <li>(a) the auctioning or negotiating the sale, exchange, purchase, lease or licensing of real property;</li> <li>(b) the auctioning or negotiating the sale, exchange, purchase, lease or licensing of real property;</li> </ul>	

## LISTED BUSINESSES

TYPE OF BUSINESS	INTERPRETATION	LAWS OF TRINIDAD AND TOBAGO
Real Estate Business	<p>(c) advertising or holding himself out as being engaged in the business of auctioning or negotiating the sale, exchange, purchase, lease or licensing of real property;</p> <p>(d) engaging in property management either as a consultant or an agent;</p> <p>(e) taking part in the procuring of vendors, purchasers, lessors, lessees, landlords or tenants of real property; or</p> <p>(f) directing or assisting in the procuring of prospects, or the negotiation or closing of transactions which result in the sale, exchange, lease or licensing of real property.</p> <p>Notwithstanding the foregoing, a person shall not be regarded as engaging in real estate business by reason only of the fact that—</p> <p>(a) he acts for and on behalf of a client under a power of attorney for the purpose of negotiating or executing a contract, transfer or conveyance in respect of real property, provided always that he does not engage in these transactions in breach of his fiduciary duties or for personal profit;</p> <p>(b) he furnishes legal advice and services ancillary thereto in his capacity as an Attorney-at law;</p> <p>(c) he is— (i) an administrator, executor, receiver or trustee acting under or by virtue of an appointment by will or written instrument or by order of a court; or (ii) an assignee, custodian, liquidator, receiver, or trustee acting under any written law;</p> <p>(d) he deals with real property of which he is an owner or a part owner;</p> <p>(e) he is a developer; or</p> <p>(f) he is employed as a salaried employee of a financial institution dealing with real estate transactions.</p>	

## LISTED BUSINESSES

TYPE OF BUSINESS	INTERPRETATION	LAWS OF TRINIDAD AND TOBAGO
9. Trust and Company Service Provider	<p>Any such person when he prepares for and when he carries out transactions for a client in relation to the following activities:</p> <ul style="list-style-type: none"> <li>(a) acting as a formation agent of legal persons;</li> <li>(b) acting as (or arranging for another person to act as) a director or secretary of a company, a partner of a partnership or a similar position in relation to other legal persons;</li> <li>(c) providing a registered office, business address or accommodation, correspondence or administrative address for a company, a partnership or any other legal person or arrangement;</li> <li>(d) acting as (or arranging for another person to act as) a nominee shareholder for another person; and</li> <li>(e) acting as, or arranging for another person to act as a trustee of an express trust.</li> </ul>	

*Source: Proceeds of Crime Act, Chap 11:27 as amended on 15 August 2025.*

**9 January 2026**

**Director, FIUTT**