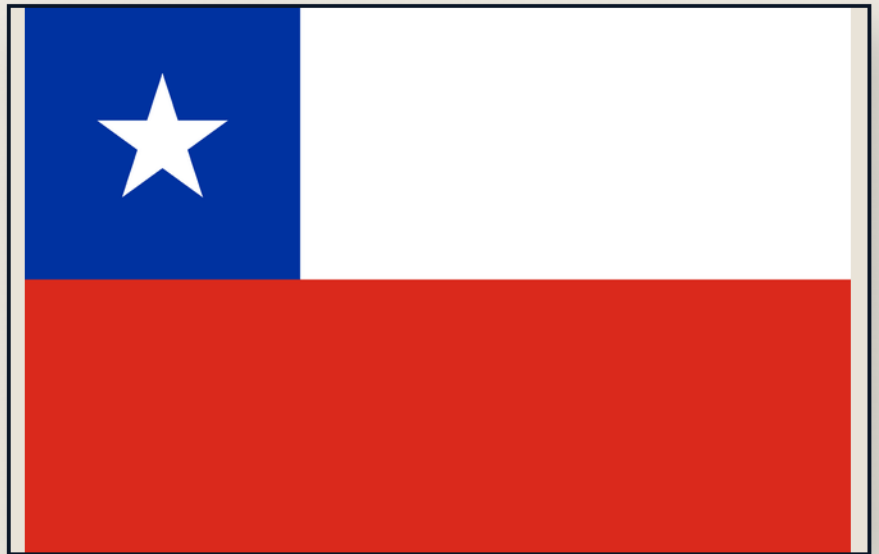


CHILE



CHILE / CL



KYC / KYB / AML

COMPLIANCE CHECKLIST

2026 EDITION

IMPLEMENTATION CHECKLIST / NOT LEGAL ADVICE



Chile KYC, KYB & AML Compliance Checklist

An implementation checklist for Chile's AML/CFT/CPF framework under Law 19,913 and UAF Circular 62/2025. It covers customer and beneficial-owner diligence, suspicious and cash reporting, PEPs, transfers, sanctions, records, company evidence, privacy transition, payments, fintech and virtual assets.

National FIU	Unidad de Analisis Financiero (UAF)
Core AML law	Law 19,913, latest consolidated version reviewed 1 August 2026
Current UAF rule	Circular 62 of 19 March 2025, effective 1 June 2025
Suspicious report	To UAF in the shortest possible time; no periodicity or monetary threshold
Cash report	Cash operations exceeding USD 10,000 equivalent; monthly, quarterly or semiannual by sector, including negative reports
General CDD trigger	Permanent relationship, linked occasional transactions of USD 3,000 or more, or suspicion; sector-specific Annex 2 thresholds may override
Beneficial owner	Natural person with at least 10% capital or voting rights, or effective control below that level
Wire information	For covered domestic and cross-border fund or asset transfers of USD 1,000 or more
Retention	At least 5 years from relationship end or the last occasional operation for Circular 62 registers
Fintech licensing	CMF registration and, for applicable services, authorization under Law 21,521 and consolidated NCG 502
Privacy transition	Current Law 19,628 applies through 30 November 2026; Law 21,719 reforms take effect 1 December 2026
FATF status	GAFILAT member; not on FATF public call-for-action or increased-monitoring lists reviewed 1 August 2026

Scope and legal framework

Law 19,913 creates UAF, defines the reporting-entity perimeter and establishes suspicious, cash, sanctions and record duties; UAF Circular 62/2025 consolidates the principal private-sector AML/CFT/CPF instructions and repealed most predecessor circulars when it took effect on 1 June 2025; Law 21,732 supplies the current terrorism offence references

used by Circular 62 and Law 19,913; Law 21,521 and CMF NCG 502 regulate specified technology-based financial services, including services involving virtual financial assets; Law 19,628 is the operative privacy law as at the review date; the Law 21,719 reform and new Data Protection Agency take effect on 1 December 2026

FATF context

Chile is a member of GAFILAT, the FATF-style regional body for Latin America. Its fourth-round mutual evaluation was published in 2021. Chile was not named on the FATF call-for-action or increased-monitoring public lists available and reviewed on 1 August 2026. This public-list status is separate from mutual-evaluation findings and does not mean that Chile, a product or a customer presents low risk.

IMPORTANT

General regulatory information, not legal advice, an authorization decision or a substitute for the operative Spanish text, Circular 62 annexes, UAF portal instructions or sector rules. Reviewed 1 August 2026. Apply the exact Annex 1 ROE frequency and Annex 2 CDD threshold for the reporting entity. The new Law 21,719 privacy regime takes effect on 1 December 2026; implementation work should distinguish current duties from future-state controls. Confirm perimeter, reporting calendar, licensing, sanctions procedure, privacy transition and later developments with qualified Chilean counsel and the competent authority before launch.

[HOW TO USE THIS GUIDE](#)

Turn each requirement into owned evidence

For every row, assign an owner, confirm whether the control applies, link the evidence, record gaps, and set a remediation date. A checked box is not evidence by itself.

01 / SCOPE	02 / DESIGN	03 / EVIDENCE	04 / REVIEW
Confirm institution, supervisor, product, customer and risk scope.	Map each obligation to a policy, system control or human review.	Retain the document, decision, timestamp, owner and rationale.	Test the control and update it when rules or risks change.

Checklist legend

CONTROL tells you what outcome to cover. IMPLEMENTATION ACTION translates that outcome into operational work. EVIDENCE suggests what an auditor or reviewer should be able to inspect. SOURCE points back to the primary rule or regulator guidance.

Minimum review record

Keep a compact decision record for each checklist row so a later reviewer can reconstruct what applied, who decided, and what evidence was inspected.

APPLICABILITY	OWNERSHIP	TRACEABILITY
Applicable, not applicable, or pending legal confirmation, with a short rationale.	Named control owner, reviewer, approval date and next review date.	Evidence link, source version, test result, gap status and remediation ticket.

Scope, authorities and licensing

Chile's UAF perimeter is activity-based. Sector supervision, CMF authorization and BCCh payment rules can apply in addition to UAF registration and reporting.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Persons and entities carrying on an activity listed in article 3 of Law 19,913 must register as reporting entities, appoint the UAF contact and comply with the law and current UAF instructions.	Classify every Chilean legal entity and service against the current article 3 list, register each covered entity in the UAF Reporting Entities Register and maintain the legal-representative and compliance-officer records.	Perimeter memorandum, entity and activity map, UAF registration, appointments, portal access and change log.	Law 19,913 art. 3; UAF Circular 62/2025 ch. B
A change to the compliance officer or legal representative registered with UAF must be requested through the UAF site within 10 business days.	Trigger a portal update from corporate HR and governance events and preserve the submission and accepted profile.	Change event, approval, 10-business-day tracker, portal request and UAF acknowledgement.	UAF Circular 62/2025 para. b.6
Professional provision of services listed in article 2 of Law 21,521 requires entry in the CMF Financial Service Providers Register and, where article 7 applies, CMF authorization before service begins.	Map crowdfunding, alternative trading, advice, custody, order routing and intermediation features to Law 21,521; obtain the required CMF registration and authorization under the consolidated NCG 502.	Service analysis, CMF application, register extract, authorization, conditions, governance and launch approval.	Law 21,521 arts. 2-7; CMF NCG 502, consolidated
Non-bank issuance or operation of payment means with provision of funds is governed by Law 20,950, BCCh rules and CMF supervision.	Determine whether the product is stored value, card issuance, card operation or another regulated payment function; obtain and maintain the required status and comply with the applicable BCCh Financial Regulations Compendium chapter.	Payment perimeter opinion, CMF status, BCCh rule map, funds-protection design and launch sign-off.	Law 20,950 arts. 1-3; BCCh Financial Regulations Compendium chs. III.J.1-III.J.3

Governance and risk assessment

Circular 62 expects an organised risk-based prevention system, documented in a manual, supported by an accountable compliance officer and annual training.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Each reporting entity must maintain a Prevention and Detection Manual covering governance, CDD, beneficial owners, PEPs, risk policy, suspicious reporting, sanctions-list review and higher-risk jurisdictions.	Approve a manual tailored to the entity's products, customers, geography, channels and legal perimeter; map every mandatory topic and assign owners.	Approved manual, mandatory-topic cross-reference, risk assessment, owners, review history and staff access.	UAF Circular 62/2025 ch. J
The AML/CFT/CPF risk policy must use UAF national risk assessments and sector approaches where issued and classify exposure as high, medium or low.	Assess threats, vulnerabilities and impact across customers, products, services, transactions, geography and delivery channels; document control responses and residual risk.	Risk method, official inputs, assessment, scoring, control mapping, approvals and remediation register.	UAF Circular 62/2025 paras. f.8-f.12 and ch. J
The compliance officer controls UAF reporting and must have secure and timely access to the information needed for the role.	Define authority, direct escalation, deputies, portal credentials, confidentiality and access to customer, transaction and screening systems.	Appointment, role charter, access matrix, escalation records, credential review and continuity test.	Law 19,913 art. 3; UAF Circular 62/2025 chs. B-C
All staff must receive AML/CFT/CPF training at least annually, with the manual and UAF alert guide as minimum content.	Deliver annual entity-wide training plus role-specific modules, test understanding and remediate missed or failed completion.	Training plan, materials, date, attendance and participation record, test results and follow-up.	UAF Circular 62/2025 ch. L

Natural-person identification and failed CDD

CDD is continuous and must explain who the customer is, the purpose of the relationship and whether actual activity remains consistent with the declared profile.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Reporting entities must collect the Circular 62 identification set for customers, including identity, nationality, occupation, residence, contact information and relationship purpose.	Capture the required fields, obtain identity or passport evidence, authenticate it and record the purpose and expected activity before or during relationship establishment.	Customer sheet, document image, verification output, contact validation, purpose, expected activity, timestamp and reviewer.	UAF Circular 62/2025 paras. f.1-f.5
CDD applies before or during a permanent relationship, for linked occasional transactions of USD 3,000 or more, and whenever there is suspicion; Annex 2 contains sector-specific thresholds.	Configure the entity's exact Annex 2 rule, link apparently connected transactions and override all exemptions and thresholds when suspicion exists.	Sector classification, Annex 2 mapping, aggregation logic, test cases, customer file and suspicion override.	UAF Circular 62/2025 para. f.4 and Annex 2
Customer information must be updated at least annually or when relevant changes occur, and activity must be continuously compared with purpose, business and risk profile.	Schedule annual refresh, trigger event-driven review and investigate activity inconsistent with the declared profile as potentially unusual.	Refresh calendar, change alerts, updated sheet, monitoring cases, discrepancy resolution and approvals.	UAF Circular 62/2025 paras. f.2 and f.7
Refusal to provide required information or provision of false information is an alert requiring evaluation for a ROS.	Do not silently waive missing evidence; record the refusal or falsehood, escalate, consider whether the relationship can lawfully continue and document the ROS decision without tipping off.	Request and response, discrepancy evidence, restriction or exit decision, ROS analysis, filing receipt if applicable and communication log.	UAF Circular 62/2025 para. f.6

KYB, registries and beneficial ownership

A company file must establish legal existence and authority and separately identify the natural people who ultimately own or control the customer.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
For a legal person, Circular 62 requires the RUT or foreign equivalent, proof of constitution, validity and legal form, business activity, address, representatives and beneficial owners.	Obtain current Registry of Commerce or Registry of Companies and Societies evidence, constitutive documents and powers; reconcile RUT, legal status, officers and authority.	RUT, constitution, current-statute and validity certificates, registry history, powers, officer KYC, reconciliation and approval.	UAF Circular 62/2025 para. f.3; Commercial Code arts. 20-22 and 425-431; Law 20,659
A beneficial owner is a natural person with at least 10% direct or indirect capital or voting rights or one who exercises effective control even below 10%.	Trace every ownership layer, calculate indirect holdings and evaluate decision, appointment and asset-use control; identify every natural person meeting either limb.	Ownership chart, cap tables and shareholder registers, percentage calculations, voting agreements, control analysis and reviewer sign-off.	UAF Circular 62/2025 para. g.2
All reporting entities must obtain the UAF-form beneficial-owner declaration at the CDD trigger, take reasonable verification measures and keep the information in the customer record.	Collect the declaration electronically or in person, corroborate it with lawful independent sources, resolve inconsistencies and refresh it with customer changes.	UAF-form declaration, independent-source results, ownership evidence, discrepancy log, verification and updated customer sheet.	UAF Circular 62/2025 paras. g.3.1-g.3.5
Unjustified delay of 40 business days or refusal to provide beneficial-owner information is an alert; the entity may consider refusing or ending the relationship where its governing law permits.	Start the request clock, escalate before expiry, document the alert and ROS assessment and obtain legal approval for refusal, restriction or exit.	Request chronology, 40-day control, escalation, ROS decision, legal approval and relationship outcome.	UAF Circular 62/2025 para. g.3.8
As at 1 August 2026, Chile's proposed general National Register of Beneficial Owners was not a substitute for the customer-level UAF declaration and verification process.	Use available company and shareholder records and the UAF declaration; monitor the official bill and implement any enacted registry duty only from its lawful commencement.	Current-law check, registry queries, declaration, verification, legislative watch and change assessment.	Ministry of Finance official bill page; UAF Circular 62/2025 ch. G

PEPs, enhanced diligence and remote onboarding

Circular 62 applies reinforced measures to PEPs and other high-risk cases. Electronic implementation is permitted but must still produce verifiable evidence.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Reporting entities must determine whether a prospective customer, customer or beneficial owner is a PEP under the Circular 62 categories.	Screen public functions and relevant relationships at onboarding and during the relationship, resolve matches and propagate a beneficial-owner PEP result to the customer risk assessment.	PEP screening, public-source evidence, role and relationship analysis, customer linkage, review date and alerts.	UAF Circular 62/2025 ch. H and para. g.3.6
PEP relationships require reinforced CDD including senior-management approval, reasonable source-of-wealth and source-of-funds measures and intensified ongoing diligence.	Obtain approval before starting or continuing, corroborate wealth and funds, document the operation purpose and increase monitoring and refresh frequency.	Senior approval, wealth and funds evidence, purpose, risk assessment, monitoring plan and periodic review.	UAF Circular 62/2025 para. h.4
Reinforced CDD applies to high-risk geographies, products, services, transactions and channels and whenever customer suspicion exists.	Collect additional purpose, funds and wealth information, require senior approval, intensify monitoring and update customer and beneficial-owner evidence more frequently.	High-risk trigger, additional evidence, approval, monitoring configuration, refresh record and disposition.	UAF Circular 62/2025 paras. f.9-f.10
Circular 62 permits electronic means for its obligations, but information still must be reasonably verified and retained.	Authenticate remote identity, bind the person to the evidence, test liveness or equivalent fraud controls where used, record consent and route exceptions to manual review.	Remote-flow design, identity source, authenticity and liveness tests, device data, consent, reviewer and retained record.	UAF Circular 62/2025 para. f.5 and operative clause SECOND

Monitoring, suspicious reporting and confidentiality

A ROS is suspicion-based and has no minimum amount or fixed periodic cycle. It is distinct from the periodic cash report.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
All suspicious operations known in the reporting entity's activity must be reported through a ROS to UAF in the shortest possible time, with supporting documentation; there is no amount or periodicity threshold.	Escalate promptly, analyse related activity and participants, make a reasoned decision and file through the UAF channel without waiting for an ROE cycle.	Alert, linked activity, analysis, knowledge time, decision time, ROS, supporting documents and acknowledgement.	Law 19,913 art. 3; UAF Circular 62/2025 paras. c.1-c.4
Potential suspicious cases must be analysed in a structured way, documenting phases, steps and sources; analysed cases must be retained for five years.	Use a controlled case workflow that records opening and closing dates, reason, activity, analysis, sources, conclusion and the basis for filing or dismissal.	Case file, chronology, source log, investigator notes, decision, quality review and five-year retention tag.	UAF Circular 62/2025 paras. c.7-c.8
The reporting entity must protect the security, confidentiality and timeliness of ROS information.	Restrict report access, separate ROS content from ordinary customer service records, protect exports and prevent customer communications from revealing the review or report.	Access roles and logs, encryption, report repository, communication review, confidentiality training and incident record.	Law 19,913 arts. 6 and 13; UAF Circular 62/2025 para. c.5
A good-faith report under Law 19,913 benefits from the statutory protection, but the entity must still provide truthful and complete information.	Document the factual basis, separate fact from inference, preserve source material and correct material errors through the UAF process.	Approved narrative, source documents, legal review, submission, correction request and acknowledgement.	Law 19,913 art. 3

Cash, transfers, payments and fintech

Cash reporting, transfer information and financial-service authorization are separate controls with different thresholds and authorities.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Reporting entities must file an ROE for cash operations exceeding USD 10,000 equivalent using the observed exchange rate on the operation date, and file a negative report when no such operation occurred.	Identify actual notes and coins, include cash deposits into the entity's account, convert using the correct date and submit either the positive or negative report.	Cash ledger, exchange-rate source, threshold calculation, ROE file, validation and UAF acceptance.	Law 19,913 art. 5; UAF Circular 62/2025 paras. d.1-d.5
ROE frequency is monthly, quarterly or semiannual according to the reporting entity category in Circular 62 Annex 1 and the official calendar.	Map the entity to Annex 1, maintain the current UAF calendar and verify system acceptance; correct rejected files and follow the replacement procedure.	Sector mapping, official calendar, submission, acceptance, error correction and reconciliation.	UAF Circular 62/2025 paras. d.4-d.7 and Annex 1; UAF 2026 ROE calendar
Providers of domestic or cross-border electronic transfers of funds or assets must include and verify originator and beneficiary information for transfers of USD 1,000 or more and retain it for at least five years, subject to stated exceptions.	Configure the required party, account, identity, address, amount, asset and date fields; detect incomplete messages and document card and institution-to-institution exceptions.	Transfer schema, field validation, verification, sample messages, exception rationale, repair queue and five-year retention.	UAF Circular 62/2025 ch. I
Law 21,521 regulated services may involve virtual financial assets or cryptoassets and require the correct CMF status; covered providers also fall within the UAF perimeter.	Analyse each virtual-asset activity as potential instrument custody, intermediation, order routing, advice or alternative trading; confirm CMF and UAF registration and authorization before launch.	Asset and service legal analysis, CMF status, UAF registration, authorization, customer disclosures, controls and launch approval.	Law 21,521 arts. 1-7 and 39; CMF NCG 502

Targeted financial sanctions

Chile requires systematic UN-list review and immediate UAF reporting. Asset restraint is ordered through the statutory UAF and Santiago Court process.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Reporting entities must periodically and systematically screen all customers and prospective customers against the UN Security Council lists identified by Circular 62 and retain search evidence for at least three years.	Screen at onboarding, throughout the relationship and on list changes; include aliases and ownership or control analysis and preserve every search result.	List inventory, update time, population, screening output, match analysis, ownership review and three-year retention tag.	UAF Circular 62/2025 paras. c.9-c.10; Law 19,913 art. 38
A positive identification on an applicable list must be reported immediately to UAF by ROS without first requiring transaction-behaviour analysis.	Escalate the identity match immediately, prevent avoidable asset movement within lawful authority, file the ROS and remain ready to implement the court-ordered measure communicated through UAF.	Match time, identity resolution, escalation, ROS, acknowledgement, asset status and authority communications.	UAF Circular 62/2025 para. c.11
UAF must seek the statutory measure from a Santiago Court of Appeals minister within 24 hours after receiving evidence that a listed person seeks to transact; UAF communicates an accepted measure to the reporting entity within 24 hours.	Maintain an always-on response route, freeze or restrict exactly as ordered, record scope and duration and follow extension, variation or release communications.	UAF communication, receipt time, implemented controls, asset ledger, legal review, status reports and release record.	Law 19,913 art. 38
Chile implements UN financial-sanctions obligations through Law 19,913, published decrees and the coordination framework in Decree 214/2020.	Maintain a legal inventory linking the UN list, Chilean decree and UAF procedure; monitor terrorism and proliferation designations and do not rely on a commercial list alone.	Legal inventory, official decree sources, vendor mapping, update tests, gaps and remediation.	Law 19,913 art. 38; Decree 214/2020

Records and authority access

Circular 62 defines permanent registers and a five-year minimum, while sanctions-search evidence has its own three-year minimum.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Reporting entities must maintain permanent registers for cash operations, suspicious cases, CDD, PEP operations and, where applicable, electronic transfers of funds and assets.	Assign a system of record to each register, define mandatory content, prevent unauthorised alteration and reconcile filings to source records.	Register catalogue, schemas, access controls, reconciliations, exception log and owner approvals.	UAF Circular 62/2025 para. e.1
Circular 62 register information must be kept for at least five years from the end of the relationship or the last occasional operation and remain available to UAF and competent authorities.	Calculate the correct trigger, archive all supporting evidence, apply legal holds and test timely retrieval and authority production.	Retention schedule, customer and operation timeline, archive manifest, retrieval test, legal holds and production receipt.	UAF Circular 62/2025 para. e.2
If the entity keeps Circular 62 records for more than five years, it remains obliged to provide retained information when requested.	Align actual deletion with the approved schedule; do not claim that older retained records are outside UAF access merely because the minimum expired.	Actual retention configuration, approved deletion, request protocol, search log and response.	UAF Circular 62/2025 para. e.2
Records must support secure, complete and timely delivery during UAF supervision.	Maintain request intake, legal review, search reproducibility, a complete production index and chain of custody.	Request register, query, quality check, production index, secure transfer and receipt.	Law 19,913 arts. 2 and 5; UAF Circular 62/2025 operative clause THIRD

Privacy, biometrics and international transfers

As at the review date, Law 19,628 remains operative. The Law 21,719 reform, new authority and cross-border regime commence on 1 December 2026 and require an explicit transition plan.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Through 30 November 2026, personal-data processing remains governed by the current version of Law 19,628, including purpose, consent or another lawful authorization, data quality, confidentiality, security responsibility and individual rights.	Map each KYC field to its purpose and current legal basis, provide clear notices, restrict reuse, secure data and operate correction, deletion or blocking workflows where applicable.	Data inventory, current-law basis matrix, privacy notice, consent where used, rights procedure, access controls and case log.	Law 19,628, version in force through 30 November 2026, arts. 4-12 and 23
The Law 21,719 reform takes effect on 1 December 2026 and introduces broader controller and processor duties, special-category controls, incident duties, international-transfer rules and the Personal Data Protection Agency.	Run a dated readiness programme, map future legal bases and notices, update contracts and transfer mechanisms, establish incident and DPIA governance and assign Agency engagement ownership without presenting future duties as already operative.	Transition plan, legal gap assessment, future-state records, contracts, DPIA method, incident workflow, training and go-live checklist.	Law 21,719 and deferred Law 19,628 text, effective 1 December 2026
Biometric and identity data require necessity, proportionality, accuracy and security under current law and will face express special-category and automated-decision controls under the future regime.	Use the least intrusive effective method, separate biometric templates, encrypt and restrict them, test bias and presentation attacks, provide accessible alternatives and define deletion.	Necessity assessment, current and future legal basis, vendor review, accuracy and bias testing, security, fallback and deletion test.	Law 19,628 arts. 2, 4, 9-11; Law 21,719 deferred amendments
Cross-border handling must satisfy the current Chilean legal basis and contract framework and be remediated for the adequacy, safeguard and accountability rules effective 1 December 2026.	Map destinations and onward transfers, document current authorization and processor terms, assess security and implement the appropriate future safeguard before the new regime starts.	Transfer map, current-law analysis, contracts, importer and subprocessor assessment, future safeguard and transition approval.	Law 19,628 arts. 4-5; Law 21,719 deferred Law 19,628 arts. 27-29

Practical evidence packs

Evidence should reconstruct the source, rule, decision, reviewer and timing without depending on staff memory.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Every onboarding decision should be reproducible from current official and customer evidence.	Bundle identity, company status, representatives, ownership and control, screening, purpose, risk, approvals and exceptions under one stable identifier.	Timestamped onboarding pack, source URLs and extracts, hashes, reviewer, decision and refresh date.	Implementation control supporting Law 19,913 and UAF Circular 62/2025 chs. F-H
Every ROS decision should show the full structured analysis required by Circular 62.	Preserve opening and closing dates, reason, related activity and people, sources, analysis, conclusion, filing or dismissal, and quality review.	Case file, chronology, source log, narrative, decision, ROS and UAF receipt where filed.	UAF Circular 62/2025 paras. c.7-c.8
Every regulatory parameter must remain linked to the current official source and the entity's exact sector category.	Maintain a parameter register for Annex 1 frequency, Annex 2 thresholds, USD conversion, beneficial-owner clock, transfer threshold, retention and sanctions response; test every change.	Parameter register, official source and review date, change ticket, test cases, deployment and post-change review.	UAF Circular 62/2025 and official UAF reporting calendar
Launch approval must address UAF, CMF, BCCh, privacy and operational evidence together.	Use a cross-functional release gate and block launch for unresolved perimeter, authorization, data, sanctions, reporting or record defects.	Signed launch checklist, legal analyses, register and authorization extracts, control tests, risk acceptance and rollback plan.	Implementation control; applicable Law 19,913, Law 21,521, Law 20,950 and Law 19,628 requirements

Verify against current official material

Primary law and regulator guidance control. Contextual VOVE ID reading is included to help teams operationalize the requirements and is not legal authority.

Law 19,913 - UAF and AML/CFT framework, consolidated Biblioteca del Congreso Nacional de Chile · Primary legislation Open official source
UAF Circular 62/2025 - consolidated private-sector AML/CFT/CPF instructions Unidad de Analisis Financiero · Primary regulation Open official source
UAF beneficial-owner guidance and declaration Unidad de Analisis Financiero · Official regulator guidance Open official source
UAF frequently asked questions - ROS, ROE, PEP and Circular 62 Unidad de Analisis Financiero · Official regulator guidance Open official source
UAF cash-operation reporting guidance Unidad de Analisis Financiero · Official regulator guidance Open official source
UAF 2026 ROE calendar announcement Unidad de Analisis Financiero · Official regulator calendar Open official source
Law 21,732 - current Anti-Terrorism Law Biblioteca del Congreso Nacional de Chile · Primary legislation Open official source
Decree 214/2020 - UN Security Council sanctions coordination Biblioteca del Congreso Nacional de Chile · Primary regulation Open official source
Law 21,521 - Fintech Law Biblioteca del Congreso Nacional de Chile · Primary legislation Open official source
CMF NCG 502 - consolidated Fintech registration and authorization rule Comision para el Mercado Financiero · Primary regulation Open official source
CMF Financial Service Providers Register Comision para el Mercado Financiero · Official register Open official source
CMF Fintech registration and authorization procedure Comision para el Mercado Financiero · Official regulator procedure Open official source
Law 20,950 - non-bank stored-value payment means Biblioteca del Congreso Nacional de Chile · Primary legislation Open official source

BCCh Financial Regulations Compendium Banco Central de Chile · Primary regulator rulebook Open official source
Commercial Code - company and shareholder registers Biblioteca del Congreso Nacional de Chile · Primary legislation Open official source
Law 18,046 - Companies Act, consolidated Biblioteca del Congreso Nacional de Chile · Primary legislation Open official source
Decree 45/2013 - Registry of Companies and Societies regulation Biblioteca del Congreso Nacional de Chile · Primary regulation Open official source
Official bill page - proposed National Register of Beneficial Owners Ministry of Finance of Chile · Official legislative status Open official source
Law 19,628 - privacy law in force through 30 November 2026 Biblioteca del Congreso Nacional de Chile · Primary legislation Open official source
Law 21,719 - privacy reform effective 1 December 2026 Biblioteca del Congreso Nacional de Chile · Primary legislation with deferred commencement Open official source
Chile country page and mutual evaluation Financial Action Task Force · Authoritative international assessment Open official source
FATF black and grey lists Financial Action Task Force · Authoritative current status Open official source

Document control

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General regulatory information, not legal advice, an authorization decision or a substitute for the operative Spanish text, Circular 62 annexes, UAF portal instructions or sector rules. Reviewed 1 August 2026. Apply the exact Annex 1 ROE frequency and Annex 2 CDD threshold for the reporting entity. The new Law 21,719 privacy regime takes effect on 1 December 2026; implementation work should distinguish current duties from future-state controls. Confirm perimeter, reporting calendar, licensing, sanctions procedure, privacy transition and later developments with qualified Chilean counsel and the competent authority before launch.