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| Autore                  | Broek Melissa van den                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Titolo                  | Preventing money laundering : a legal study on the effectiveness of supervision in the European Union / / Melissa van den Broek                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| Descrizione fisica      | 1 online resource (565 p.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
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| Soggetti                | Money laundering - Law and legislation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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| Nota di contenuto       | Cover; Title page; Acknowledgements; Acronyms and abbreviations; Table of Contents; 1 Introduction; 1.1 Introduction; 1.1.1 What money laundering is and why it should be combated; 1.1.2 Existing efforts against money laundering; 1.1.3 Current knowledge of these efforts; 1.2 Definition of the problem and research question; 1.3 Scope of the research; 1.4 Terminology; 1.5 Methodology; 1.6 Relevance; 1.7 ECOLEF; 1.8 Developments after March 2014; 1.9 Readers' guide; PART I; 2 Effective supervision; 2.1 Introduction; 2.2 Effectiveness as a legal principle; 2.2.1 Good governance<br>2.2.1.1 Origin and emergence of good governance2.2.1.2 The principles of good governance; 2.2.1.3 Relationship between effectiveness and the other principles of good governance; 2.2.2 The EU principle of effectiveness; 2.2.2.1 Background of the principle of effectiveness in European Union law; 2.2.2.2 The principle of effectiveness as a requirement for adequate enforcement; 2.2.3 Concluding remarks; 2.3 Minimum requirements for supervision in the Third Directive; 2.3.1 Supervision; 2.3.2 Sanctioning; 2.3.3 Proposal for a Fourth Directive; 2.3.4 Concluding remarks<br>2.4 Completing the framework for effective supervision2.4.1 Legislative requirements; 2.4.2 Institutional requirements; 2.4.2.1 Adequate level of independence from politics and the market; 2.4.2.2 Accountability and transparency; 2.4.2.3 Adequate resources; 2.4.2.4 Adequate |

knowledge of supervisees; 2.4.3 Competences and their effective application; 2.4.3.1 Adequate supervisory powers; 2.4.3.2 Adequate sanctioning powers; 2.4.3.3 Public supervision policies; 2.4.3.4 Adequate cooperation powers; 2.5 Concluding remarks; 3 Supervisory architectures in the preventive anti-money laundering policy  
3.1 Introduction 3.2 Background of the modelling; 3.2.1 Literature on financial supervision; 3.2.2 Design of models in the preventive anti-money laundering policy; 3.2.2.1 Key elements; 3.2.2.2 Who can combat money laundering best?; 3.3 Models of anti-money laundering supervisory architectures; 3.3.1 The FIU model; 3.3.2 The external model; 3.3.3 The internal model; 3.3.4 The hybrid model; 3.3.5 Positioning the different models; 3.4 The models exemplified; 3.4.1 Spain; 3.4.2 The Netherlands; 3.4.3 United Kingdom; 3.4.4 Sweden; 3.5 Concluding remarks; PART II  
4 Anti-money laundering supervision of banks, real estate agents and accountants in Spain 4.1 Introduction; 4.2 Vulnerability of Spain for money laundering; 4.3 Legal framework for the prevention of money laundering; 4.4 SEPBLAC; 4.4.1 Institutional embedding; 4.4.1.1 Commission for the Prevention of Money Laundering and Monetary Offences; 4.4.1.2 SEPBLAC; 4.4.2 Independence and accountability; 4.4.3 Concluding remarks; 4.5 The regulation of banks, accountants and real estate agents; 4.5.1 Banks; 4.5.2 Real estate agents; 4.5.3 Accountants; 4.5.4 Designating representatives to SEPBLAC  
4.5.5 Concluding remarks

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## Sommario/riassunto

Money laundering is criminalized virtually all around the world and has been a law enforcement priority since the early 1990s. The international nature of money laundering, combined with estimations on the scope and the distorting effects it may bring about, makes it a grave danger to national and international financial markets. At the same time, money laundering is considered to be a danger to society due to its strong interaction with organized drugs and white-collar crime. Over the years, a 'twin-track approach' has been developed, aimed at the prevention of money laundering on the one hand

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