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Legal Guides

Anti-Money Laundering 2021

A practical cross-border insight into anti-money laundering law

Fourth Edition

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1 The Crime of Money Laundering and Criminal Enforcement

1.1 What is the legal authority to prosecute money laundering at the national level?

In Portugal, the legal judicial authority is the Public Prosecutor that prosecutes at the national level, specifically the Central Department of Criminal Investigation and Prosecution, which has jurisdiction over money laundering offences nationwide and takes part in the implementation of actions to prevent money laundering and to combat the financing of terrorism.

The Public Prosecutor is assisted by police agencies, especially by the Judiciary Police's National Anti-Corruption Unit and the Judiciary Police's Financial Intelligence Unit ("FIU"), which have competency for anti-money laundering ("AML") and combatting the financing of terrorism ("CFT") operations.

1.2 What must be proven by the government to establish money laundering as a criminal offence? What money laundering predicate offences are included? Is tax evasion a predicate offence for money laundering?

Under article 368-A of the Portuguese Criminal Code ("PCC"), money laundering refers to anyone who converts or transfers property (obtained by him or a third party, directly or indirectly) or intervenes or aids within such operations, in order to conceal or disguise its unlawful origin. All of these elements must be proven by the authorities in order to convict a defendant for money laundering.

Recently the Portuguese legislator has added to the catalogue of conducts punishable as money laundering anyone who, while aware that the property originates from a predicate offence, acquires, holds or uses that property, irrespective of not having committed the illicit act from which the property originated.

The property must come from the carrying out of a previous unlawful act which must be expressly provided for in no. 1 of the aforementioned article. The predicate offences include any crime punishable with a minimum sentence of over six months' imprisonment or a maximum sentence of over five years' imprisonment, and specific crimes including tax evasion, bribery, corruption, fraud, influence peddling and illicit trafficking (arms, organs, drugs).

In Portuguese law, "property" also includes the property obtained through the property that resulted from the predicate offences.

In addition to the above, the Public Prosecutor must also prove the wilful intent of the perpetrator, namely that the agent knew that the advantage came from one of the predicate offences and intended to dissimulate the illicit origin of the advantage, or intended to avoid the author of/participant in the offences being criminally pursued or subjected to a criminal conviction.

1.3 Is there extraterritorial jurisdiction for the crime of money laundering? Is money laundering of the proceeds of foreign crimes punishable?

Yes. Portuguese criminal law applies provided that any stage of the money laundering process relates in any way to the Portuguese territory (e.g. funds transferred to Portuguese banks).

1.4 Which government authorities are responsible for investigating and prosecuting money laundering criminal offences?

The Public Prosecutor and police agencies have full competence regarding money laundering criminal offences. However, the Bank of Portugal, the Portuguese Securities Market Commission, the Registry and Notary Office, the Real Estate and Construction Authority and the Tax Authority, among others, are also responsible for investigating regulatory infractions related to money laundering offences.

1.5 Is there corporate criminal liability or only liability for natural persons?

Pursuant to article 11, nos 1 and 2 of the PCC, there is both corporate and natural person criminal liability for money laundering criminal offences.

1.6 What are the maximum penalties applicable to individuals and legal entities convicted of money laundering?

The penalty of imprisonment may reach up to a maximum of 12 years, although this limit may be lower if the maximum sentence applicable to the predicate offence is lower. In case of legal entities, the imprisonment sentence is converted into a fine penalty. One month of prison corresponds to a 10-day fine, and each day of fine corresponds to an amount of between €100 and €10,000, which the court shall set depending on the economic and financial situation of the convicted entity and its expenses with employees.

1.7 What is the statute of limitations for money laundering crimes?

As stated in article 118, no. 1 (a) of the PCC, the statute of limitations is 15 years (without prejudice to potential causes of interruption or suspension, which may impact the calculation of the maximum time period).

1.8 Is enforcement only at national level? Are there parallel state or provincial criminal offences?

Yes, currently enforcement applies only at the national level.

1.9 Are there related forfeiture/confiscation authorities? What property is subject to confiscation? Under what circumstances can there be confiscation against funds or property if there has been no criminal conviction, i.e., non-criminal confiscation or civil forfeiture?

The Judiciary Police's Asset Recovery Office is responsible for the identification, tracing and seizure of the proceeds of crime. If the Public Prosecutor has solid suspicions that the defendant may lack funds to guarantee the payments and debts related to the crime under investigation, it can issue a petition to the court, and the latter may order the confiscation of the defendants' assets even without criminal conviction.

1.10 Have banks or other regulated financial institutions or their directors, officers or employees been convicted of money laundering?

Yes, including directors.

1.11 How are criminal actions resolved or settled if not through the judicial process? Are records of the fact and terms of such settlements public?

All criminal actions are resolved through judicial proceedings. The records of the proceedings become public, at the latest, during the trial stage.

2 Anti-Money Laundering Regulatory/ Administrative Requirements and Enforcement

2.1 What are the legal or administrative authorities for imposing anti-money laundering requirements on financial institutions and other businesses? Please provide the details of such anti-money laundering requirements.

Under Law 83/2017, from August 18th 2017, the authorities responsible for imposing AML requirements on financial institutions, depending on the type of institution, are the Bank of Portugal, the Portuguese Securities Market Commission, the Portuguese Insurance and Pension Funds Supervisory Authority and even the General Inspectorate for Finance. In other business sectors, the responsible authorities are professional associations and other government agencies and authorities with supervisory powers within the relevant business sector.

2.2 Are there any anti-money laundering requirements imposed by self-regulatory organisations or professional associations?

The entities referred to in question 2.1, as those responsible for the enforcement and compliance of AML legislation, impose in their areas of competence regulations which create requirements to ensure adequate compliance and clear and precise development of the general duties imposed by Law 83/2017. Examples of these regulations are: (i) Regulation 276/2019, of the Institute of Real Estate and Construction Authority; (ii) Resolution 822/2020, of the Portuguese Bar Association; (iii) Regulation 314/2018, of the Economic and Food Safety Authority; (iv) Regulation 2/2020, of the Portuguese Securities Market Commission; and (v) Notice 2/2018, of the Bank of Portugal.

2.3 Are self-regulatory organisations or professional associations responsible for anti-money laundering compliance and enforcement against their members?

Yes, some professional associations are responsible for AML compliance and enforcement against their members, including of the legal requirements.

2.4 Are there requirements only at national level?

No, there are also requirements at the European Union level. Law 83/2017 is a national transposition measure of Directive (EU) 2015/849 (4th AML Directive), which was recently modified and amended by Law 58/2020, the transposition of the Directives (EU) 2018/843 (5th AML Directive) and (EU) 2018/1673 (6th AML Directive).

There are other regulatory acts at European level that directly or indirectly govern the fight against money laundering and terrorist financing, for example: Regulation (EU) 2018/1672; Regulation (EU) 2015/847; Commission Delegated Regulation (EU) 2019/758; Commission Delegated Regulation (EU) 2018/1108; and Commission Delegated Regulation (EU) 2016/1675.

At the international level, there is also the Council of Europe Convention on Laundering, Search, Seizure and Confiscation of the Proceeds from Crime and on the Financing of Terrorism (2005).

2.5 Which government agencies/competent authorities are responsible for examination for compliance and enforcement of anti-money laundering requirements? If so, are the criteria for examination publicly available?

Please see question 2.1 above: the agencies/authorities responsible for compliance and enforcement of AML requirements are the same. There are sector-specific regulations that complement Law 83/2017, such as those mentioned in question 2.2.

2.6 Is there a government Financial Intelligence Unit ("FIU") responsible for analysing information reported by financial institutions and businesses subject to anti-money laundering requirements?

Yes, there is an FIU within the Judiciary Police. The FIU is responsible for preparing and updating statistical data related to suspicious transactions that have been reported and their results, and data related to transnational information requests that have been sent, received or refused by the FIU.

2.7 What is the applicable statute of limitations for competent authorities to bring enforcement actions?

Under Law 83/2017, the statute of limitations concerning regulatory offences is five years; this may be possibly suspended and interrupted in certain circumstances.

2.8 What are the maximum penalties for failure to comply with the regulatory/administrative anti-money laundering requirements and what failures are subject to the penalty provisions?

Failure to comply with the regulatory/administrative AML requirements may entail penalties of up to €5,000,000, depending on the nature of the entity, which may be aggravated by up to double of the economic benefit obtained from the infraction or up to 10% of the annual turnover in certain cases.

Penalty provisions include: (i) illegitimate disclosure of information, communications, analyses or other elements to clients or third parties; (ii) disclosure or improper favouring of identity discovery of those who provided information, documents or elements concerning suspicious transactions; and (iii) non-compliance with orders or legitimate instructions from sectorial authorities, or, by any means, creating obstacles to the execution of such orders/instructions.

2.9 What other types of sanction can be imposed on individuals and legal entities besides monetary fines and penalties?

In addition to monetary fines, regulatory offences may entail additional sanctions such as: (i) losing to the State the object of the offence and the economic benefit derived from it; (ii) closing of the establishment where the agent develops the activity or job related to the offence, for a period of up to two years; (iii) prohibition of professional activity or job related to the offence, for a period of up to three years; (iv) prohibition of exercising certain directorial and representative functions, among others, in obliged entities to the supervision or control by a sectorial authority, for a period of up to three years; and (v) publication of the definitive conviction.

2.10 Are the penalties only administrative/civil? Are violations of anti-money laundering obligations also subject to criminal sanctions?

There are both administrative and criminal penalties in case of violations of AML obligations. Besides the crime of money laundering itself, crimes related to violations of AML obligations include: (i) illegitimate disclosure of information; (ii) disclosure and improper favouring of identity discovery; and (iii) non-compliance with lawful orders or instructions from the competent agencies/authorities.

2.11 What is the process for assessment and collection of sanctions and appeal of administrative decisions? a) Are all resolutions of penalty actions by competent authorities public? b) Have financial institutions challenged penalty assessments in judicial or administrative proceedings?

The process for assessment and collection of sanctions is carried out by several different government agencies and authorities, as listed above (see question 2.1), depending on the type of institution or obliged entity. The process has an administrative procedural stage where the defendants may defend themselves after a formal indictment is issued. If the competent authority decides to impose a sanction on an individual or legal entity, the latter may appeal to a judicial court.

Not all administrative resolutions become public, although the secrecy regime, applicable to the proceedings in their administrative stage, elapses with the final decision.

Several financial institutions have challenged penalty assessments in judicial and regulatory proceedings.

3 Anti-Money Laundering Requirements for Financial Institutions and Other Designated Businesses

3.1 What financial institutions and other businesses are subject to anti-money laundering requirements? Describe which professional activities are subject to such requirements and the obligations of the financial institutions and other businesses.

The financial institutions subject to AML requirements are:

(i) banks, including credit, payment and electronic money institutions;
(ii) investment firms and other financial companies;
(iii) self-managed securities and real estate investment companies;
(iv) self-managed venture capital companies, investors in venture capital, social entrepreneurship companies, venture capital investment management companies, venture capital investment companies and specialised alternative investment companies;
(v) securitisation companies;
(vi) companies which commercialise contracts relating to the investment in tangible assets to the public;
(vii) investment consultants;
(viii) pension fund management companies;
(ix) companies and insurance intermediaries with activity in life insurance;
(x) economic development securities investment companies;
(xi) managers of qualifying venture capital funds and qualifying social entrepreneurship funds;
(xii) long-term self-managed investment funds of the European Union, known as "ELTIFs"; and
(xiii) real estate investment and management companies in Portugal. These requirements also apply to: branches located in Portuguese territory of any of the previous entities headquartered abroad, as well as to any offshore financial centres; to payment institutions headquartered in another EU Member State, when operating in Portuguese territory through agents; or any electronic money institutions headquartered in another EU Member State, when operating in Portuguese territory through agents or distributors. Any of the previous entities operating in Portugal under the free provision of services may have to render information to the relevant sector authority.

Agents and distributors, whether natural or legal persons, are also subject to AML requirements.

The following entities relating to professional activities are also subject to AML requirements:

(i) providers of gambling, lottery or betting services, whether in an establishment or online;
(ii) non-financial real estate entities;
(iii) auditors, external accountants and tax advisors, whether as natural or legal persons;
(iv) lawyers, solicitors, notaries and other independent legal professionals;
(v) trust or company service providers in certain activities;
(vi) other professionals who intervene in operations of selling and buying rights over professional sports players;
(vii) economic operators engaging in auction or lending activities;
(viii) persons who store, deal with or act as intermediaries in the trade in works of art;
(ix) economic operators importing or exporting rough diamonds;
(x) entities authorised to exercise the activities of transportation, custody, handling and distribution of funds and values;
(xi) traders dealing in goods of high unit value, including gold and other precious metals, precious stones, antiques, aircraft, ships and motor vehicles;
(xii) other entities/persons trading in goods where payment is made in cash; and
(xiii) entities that carry out any activity with virtual assets.

Some requirements are also applicable to crowdfunding platforms, of the loan and capital type, and managing entities of crowdfunding platforms, in the categories of donation and reward and non-profit organisations.

3.2 To what extent have anti-money laundering requirements been applied to the cryptocurrency industry?

Virtual currency exchanges and crypto custodian wallet services are subject to AML requirements under Law 83/2017. This legal framework is very new in the Portuguese legal system and is the result of Law 58/2020, which transposed EU Directive 2018/843, from May 30th 2018.

Before this legislative amendment, the Bank of Portugal issued the circular letter 11/2015/DPG, prohibiting credit, payment and electronic money institutions from buying, owning or selling virtual currency to prevent a variety of risks, including money laundering. The Bank of Portugal also restated that financial institutions must assess the transfers of funds with their origin and destination on virtual currency trading platforms, in the light of the prevention of money laundering and terrorism financing requirements.

3.3 Are certain financial institutions or designated businesses required to maintain compliance programmes? What are the required elements of the programmes?

Financial institutions and auditors must maintain an independent, permanent and effective "function of compliance" to monitor and enforce internal control procedures regarding AML and other risks.

The Bank of Portugal and the Portuguese Securities Market Commission define several requirements for this "function".

Regulations 2/2018 and 2/2020 of the Portuguese Securities Market Commission require the subjected entities to have an internal control system that includes in its policies and procedures, notably, an effective risk management model, with guidelines on the identification, assessment and mitigation of AML risks. Such policies, procedures and controls are in accordance with the law and subject to permanent updating and periodic evaluation.

The above-mentioned regulations require the appointment of a compliance officer to ensure the effective implementation of policies and procedures and adequate controls.

These regulations also impose on the subject entities several periodic reporting duties, in particular the annual drafting and submission of the information set out in article 73 of Regulation 2/2020 of the Bank of Portugal and Appendix I of Regulation 2/2020 of the Securities Market Commission. The information required in both regulations includes, for example, detailed information on the internal control system and evaluation of the effectiveness of prevention, information on clients with whom there is a contractual relationship, training provided and shortcomings detected in the policies and procedures.

3.4 What are the requirements for recordkeeping or reporting large currency transactions? When must reports be filed and at what thresholds?

There are no thresholds for reporting transactions suspected of money laundering. Taking into account article 43 of Law 83/2017, all suspicious transactions ought to be reported, regardless of the amounts involved.

The reporting of suspicious transactions is made to the Central Department of Criminal Investigation and Prosecution and the FIU, and must be performed as soon as the suspicion arises and regardless of whether the operation has been merely proposed or attempted, if it is underway or it has already been concluded. The report must, at least, include: (i) the identification of the natural or legal persons involved, as well as any known information on their activity; (ii) the specific procedures carried out; (iii) the characterising and descriptive elements of the relevant or envisaged operation; (iv) the specific suspicious factors identified; and (v) a copy of all supporting documentation obtained through due diligence.

All entities subject to AML requirements must keep records for a period of seven years, from the moment the client was identified, or, in case of a business relationship, from the moment it was terminated, of all documents and data obtained from clients as well as all documents pertaining to the client's files and accounts, and all documentation produced in compliance with legal requirements such as the documents gathered and sent to the relevant authorities to comply with reporting duties.

3.5 Are there any requirements to report routinely transactions other than large cash transactions? If so, please describe the types of transactions, where reports should be filed and at what thresholds, and any exceptions.

Yes; according to article 46 of Law 83/2017, obliged entities that carry out real estate activities shall communicate, on a quarterly basis, details of each real estate transaction and real estate lease contract carried out.

Furthermore, according to Ordinance 310/2018, from December 4th 2018, all entities subject to AML requirements must communicate to the Central Department of Criminal Investigation and Prosecution and to the FIU cash transactions of €50,000 or more, but also transactions of those values by cheques or any other paper document drawn on the payment service provider. In addition, fund transfers of €50,000 or more to or from risky jurisdictions, early repayment of funds and

insurance policies of €50,000 or more and operations or transactions of gambling services providers must also be communicated. A list of red flags can be found at http://portalbcft.pt/.

3.6 Are there cross-border transactions reporting requirements? Who is subject to the requirements and what must be reported under what circumstances?

The AML requirements are applicable to all transactions, regardless of whether they are national or cross-border operations. Within the EU, there is a level playing field regarding applicable requirements and authority control and information sharing. If the transaction is carried out in the context of a correspondent relationship or with a high-risk third party, there are no specific requirements for reporting; however, the operation's risk profile is increased, which warrants enhanced due diligence measures.

3.7 Describe the customer identification and due diligence requirements for financial institutions and other businesses subject to the anti-money laundering requirements. Are there any special or enhanced due diligence requirements for certain types of customers?

The duty to identify the customer is provided for in article 23 *et seq.* of Law 83/2017.

Entities subject to AML requirements must comply with customer identification and due diligence requirements whenever they establish a business relationship or when carrying out an occasional transaction that: (i) amounts to €15,000 or more, whether the transaction is carried out in a single operation or in several operations which appear to be linked; or (ii) constitutes a transfer of funds, as defined in point (9) of article 3 of Regulation (EU) 2015/847 of the European Parliament and of the Council, exceeding €1,000.

For providers of gambling, lottery or betting services, the threshold corresponds to transactions amounting to €2,000 or more, whether the transaction is carried out in a single operation or in several operations which appear to be linked.

Such requirements apply whenever there is a suspicion of money laundering practices, regardless of any derogation, exemption or threshold or when there are doubts about the veracity or adequacy of previously obtained customer identification data.

Due diligence requirements are enhanced whenever there is a transaction involving high-risk third countries, non-face-to-face business relationships or transactions, politically exposed persons or other high public and political offices, life insurance policies or cross-border correspondent relationships with third-country institutions.

Regulation 2/2018 of the Bank of Portugal and Regulation 2/2020 of the Securities Market Commission set out criteria and procedures to be adopted by financial entities and auditors to comply with KYC requirements. They also set out the requirement that a third-party entity be empowered to carry out those KYC checks and due diligence procedures on their behalf.

3.8 Are financial institution accounts for foreign shell banks (banks with no physical presence in the countries where they are licensed and no effective supervision) prohibited? Which types of financial institutions are subject to the prohibition?

Article no. 66 of the Law 83/2017 prohibits financial entities from establishing or maintaining correspondent relationships with shell banks or from establishing or maintaining correspondent relationships with financial institutions that allow their accounts to be used by shell banks.

3.9 What is the criteria for reporting suspicious activity?

Article 43 of Law 83/2017 imposes a duty to report suspicious transactions, which means if an entity knows, suspects or has enough grounds to believe that certain funds or other assets, regardless of their amount, originated from criminal activity or are related to terrorism financing, that entity must report the activity.

Communications should always be made to the Central Department of Criminal Investigation and Prosecution and to the FIU.

3.10 What mechanisms exist or are under discussion to facilitate information sharing 1) between and among financial institutions and businesses subject to anti-money laundering controls, and/or 2) between government authorities and financial institutions and businesses subject to anti-money laundering controls (public-private information exchange) to assist with identifying and reporting suspicious activity?

The existing mechanism is the aforementioned FIU. In Portugal, the FIU is the authority that collects, centralises and analyses the information resulting from the communications made under Law 83/2017. In addition, the unit that belongs to the Judiciary Police is also responsible for disseminating relevant information on AML/CFT and for cooperation with judicial, police and sectoral authorities (in particular, for tax and customs issues, the permanent liaison group was created within the FIU).

The FIU also plays a central role in cooperating at the international level with counterpart units, namely by triggering the procedures provided for in Law 83/2017 following a request from a counterpart to suspend suspicious operations.

The FIU also collaborates with the European Commission as is necessary for the pursuit of its functions under Directive 2015/849/EU.

3.11 Is adequate, current, and accurate information about the beneficial ownership and control of legal entities maintained and available to government authorities? Who is responsible for maintaining the information? Is the information available to assist financial institutions with their anti-money laundering customer due diligence responsibilities as well as to government authorities?

There is a public corporate registry which can be accessed through a code for each individual company. The legislation regarding the Central Register of Beneficial Owners entered into force on November 19th 2017. The purpose of this register is to provide, through different levels of access, information regarding the ultimate beneficial ownership of legal entities, amongst others, to financial institutions and other entities which are subject to AML requirements, and to customer due diligence responsibilities.

3.12 Is it a requirement that accurate information about originators and beneficiaries be included in payment orders for a funds transfer? Should such information also be included in payment instructions to other financial institutions?

Accurate information on originators and beneficiaries will depend on the client's risk profile and the features of the operation.

In the specific case of a funds transfer not associated with an account, the financial institution of the originator or the beneficiary must collect a certain amount of information (depending on the type of the entity) regarding the originator or beneficiary's identity, if the transfer amounts to €15,000 or more (according to Regulation 5/2013 of the Bank of Portugal).

3.13 Is ownership of legal entities in the form of bearer shares permitted?

No, not since 2017.

3.14 Are there specific anti-money laundering requirements applied to non-financial institution businesses, e.g., currency reporting?

Yes, there are certain requirements that are specific to providers of gambling, lottery or betting services, regarding, for example, the form of prize payment. Specific requirements also apply to legal professionals, although there is a derogation of the reporting duty whenever the services provided for the client are in the context of a judicial process.

3.15 Are there anti-money laundering requirements applicable to certain business sectors, such as persons engaged in international trade or persons in certain geographic areas such as free trade zones?

Under Portuguese jurisdiction, trusts can only be registered in the free trade zone of Madeira, with applicable AML requirements such as the gathering of information on their beneficial ownership to be declared to the Central Register of Beneficial Owners.

3.16 Are there government initiatives or discussions underway regarding how to modernise the current anti-money laundering regime in the interest of making it more risk-based and effective, including by taking advantage of new technology, and lessening the compliance burden on financial institutions and other businesses subject to anti-money laundering controls?

On March 18th 2021, the Portuguese Government approved the Anti-Corruption National Strategy, which also includes measures designed to tackle money laundering through adopting a risk-based and preventive approach.

One innovation brought by this Strategy is the involvement of private companies in the fight against corruption (and money laundering) through changes to substantive and procedural criminal and regulatory offence law which reward companies for implementing effective compliance programmes.

4 General

4.1 If not outlined above, what additional anti-money laundering measures are proposed or under consideration?

Aside from the abovementioned, other guidelines, notices and instructions that are and may be issued by the competent regulatory authorities must be taken into account. Such instruments are of the utmost importance as they define the meaning and scope of legal norms.

4.2 Are there any significant ways in which the anti-money laundering regime of your country fails to meet the recommendations of the Financial Action Task Force ("FATF")? What are the impediments to compliance?

In the last FATF evaluation (December 2017), Portugal was considered to have a sound and effective legal framework in place to combat money laundering. According to that evaluation, Portugal was deemed compliant for 12 and largely compliant for 22 of the FATF 40 Recommendations. The areas of non-profit organisations, correspondent banking, wire transfer, customer due diligence of designated non-financial businesses and professions, transparency and beneficial ownership of legal persons were deemed partially compliant.

4.3 Has your country's anti-money laundering regime been subject to evaluation by an outside organisation, such as the FATF, regional FATFs, Council of Europe (Moneyval) or IMF? If so, when was the last review?

The FATF conducted an on-site visit (March 28th to April 13th 2017) and then produced a Mutual Evaluation Report in December 2017, as mentioned above, which can be found at https://www.fatf-gafi.org/countries/#Portugal.

4.4 Please provide information on how to obtain relevant anti-money laundering laws, regulations, administrative decrees and guidance from the Internet. Are the materials publicly available in English?

The Coordination Committee for Preventing and Combating Money Laundering and Financing of Terrorism Policies, established in 2015, is responsible for the overall policy coordination and implementation of AML, CFT and counter-proliferation financing measures. The relevant legislation and guidance can be accessed on their homepage at the following link: http://portalbcft.pt/ (not available in English). Some sectorial authorities have webpages in English, such as the Bank of Portugal (https://www.bportugal.pt/) and the Portuguese Securities Market Commission (https://www.cmvm.pt/). The Public Prosecutor's office has a collection of criminal law-related legislation translated into English (http://gddc.ministeriopublico.pt/pagina/portuguese-legislation-english), but more often than not legislation is not translated into English.

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