Identomat

COMPLIANCE GUIDE

iGaming & Gambling Compliance in Azerbaijan

COUNTRY Azerbaijan

INDUSTRY iGaming & Gambling

LAST UPDATED 16 November 2026

KEY REGULATORS State Tourism Agency · Ministry of Economy · Financial Monitoring Service

Key takeaways

- Online casinos are banned in Azerbaijan. Casino games may only be offered in person, under a licence from the State Tourism Agency, on artificial islands in the Caspian Sea.
- Banks and payment firms may not process payments for online casino games or illegal gambling, and the authorities can block websites that promote illegal gambling without prior warning.
- Lotteries and sports betting are legal online, but only through Azərlotereya OJSC and the operator accredited before December 2021. There is no licence a new online operator can apply for.
- Players must be 21 or over for casino games and 18 or over for lotteries and sports betting. Online lottery players open an account with their identity document and personal identification number, and stakes or winnings above AZN 3,000 (Azerbaijani manat) must be paid without cash.
- Licensed casinos are subject to anti-money laundering (AML) rules: they must identify and verify any customer whose financial transactions reach AZN 3,000 and link every transaction to that customer's file.

Azerbaijan is closed to private online gambling. A 2025 law opened a narrow route for land-based casinos on artificial islands in the Caspian Sea and, in the same text, prohibited casino games in any virtual form. Lotteries and sports betting are permitted online, but through a state channel rather than an open licensing market.

The State Tourism Agency licenses and supervises casino games under rules set by the Cabinet of Ministers. The Ministry of Economy supervises lotteries and sports betting and, acting as the State Tax Service, is the AML supervisor of casinos. The Financial Monitoring Service is the financial intelligence unit.

The biggest obstacle for a new entrant is structural: there is no online casino licence, and the online lottery and sports betting channels are reserved for the designated operators.

CONTENTS

1 Who regulates this sector
2 Licensing and authorisation
3 AML, KYC and customer due diligence
4 Identity verification and onboarding
5 Digital channels: what's different
6 Data protection and biometrics
7 Sector-specific obligations
8 Risk indicators and red flags
9 Enforcement and penalties
10 Recent changes and what to watch
11 What this means for identity verification
▪ Sources

1 Who regulates this sector

Casino games, lotteries and sports betting each have their own statute; Presidential decrees name the competent bodies.

Authority	Remit	Level	Official site
State Tourism Agency	Issues casino licences, signs licence agreements, consents to casino operators, supervises casino games (Decree No 456, paras 1.3, 1.4)	National	tourism.gov.az
Cabinet of Ministers	Sets casino site requirements, licence conditions, the procedure for casino games and the supervision procedure (Decree No 456, paras 1.2, 2.2)	National	nk.gov.az
Ministry of Economy	Competent body for lotteries; supervises sports betting; as the State Tax Service, AML/CFT supervisor of casino organisers and operators	National	economy.gov.az, taxes.gov.az
Azərlotereya OJSC	State-designated organiser of lotteries and of sports betting (Decrees No 1557 and No 1561 of 30 December 2021)	National	Operator, not a regulator

Ministry of Digital Development and Transport	Personal data authority under the Law on Personal Data (Presidential Decree No 361, para 3.1); parent ministry of the National Cybersecurity Agency	National	mincom.gov.az
National Cybersecurity Agency	Created on 2 June 2026 on the basis of the Electronic Security Service. Restricts access to prohibited online content, including illegal and foreign gambling platforms; keeps the register of personal data systems and examines personal data complaints (Decree No 676, Charter paras 3.1.21, 3.1.22, 3.1.24, 3.1.25)	National (under the Ministry of Digital Development and Transport)	mincom.gov.az
Financial Monitoring Service (FMS)	Financial intelligence unit; receives reports; issues CDD and reporting rules	National	fiu.gov.az
Central Bank of the Republic of Azerbaijan (CBAR)	AML supervisor of financial institutions, which may not process payments for online casino games or illegal gambling	National	cbar.az

2 Licensing and authorisation

Casino games: islands only, land-based only

Law No 240-VIIQD of 8 July 2025, in force since 29 July 2025, added a casino chapter to Law No 1143-VIQ of 7 May 2024 on artificial land plots in the Azerbaijani section of the Caspian Sea. Casino games may be organised and held **only on artificial land plots** (art. 8-2.1): roulette, cards, gaming tables, dice and slot machines, played for money at sites that meet requirements set by the Cabinet of Ministers (art. 8-2.2; Decree No 456, para 1.2).

- **Licence.** A legal entity (the casino organiser) needs a licence from the State Tourism Agency under the Law on Licences and Permits. The licensing decision takes into account the fit-and-proper requirements of article 17 of the Law on the Prevention of the Legalization of Criminally Obtained Property and the Financing of Terrorism (No 781-VIQ of 30 December 2022; the "AML/CFT Law") and the AML supervisor's opinion (art.

8-2.4). Unless a law sets a shorter period, the licensing body decides within 10 working days (Law on Licences and Permits, art. 19.8). The licence is issued without a time limit (art. 22.1).

- **Licence agreement.** A licence agreement must be signed within 30 days of issue, or the licence has no legal effect (art. 19.8-1).
- **Operators.** The organiser may engage an operator under a civil-law contract with the Agency's consent, subject to the same fit-and-proper test (art. 8-2.6).
- **State duty.** AZN 340,000, plus AZN 340,000 for each further year the licence is in force (Law on State Duty, arts 22.0.42, 23.2-1).
- **Conditions.** Breach of the AML/CFT Law, the Targeted Financial Sanctions Law, the organising procedure or the licence agreement is a ground for suspension or revocation (art. 8-2.8).

Decree No 456 of 29 July 2025 instructed the Cabinet of Ministers to adopt the site requirements, licence conditions, organising procedure, operator requirements and supervision procedure. MONEYVAL's 1st Enhanced Follow-up Report (MONEYVAL(2025)16), adopted by written procedure on 10 November 2025 and published in January 2026, recorded that no entity had yet applied, registered or started casino operations.

Lotteries

Lotteries, other than promotional (incentive) lotteries, are organised only by the designated body (Law on Lotteries No 594-IIQ of 5 March 2004, art. 3.3), which Decree No 1557 names as Azərlotereya OJSC. The Ministry of Economy is the competent body: it registers each lottery at least 10 working days before the first draw (art. 8.2) and has set the rules for lotteries and virtual lotteries (Collegium Decision No 21 of 5 December 2022).

Sports betting

Sports betting is run by Azərlotereya OJSC and by a legal entity accredited before 1 December 2021 (Law on Physical Culture and Sport No 847-IIIQ, art. 53-1.2; Decree No 1561). The Ministry of Economy supervises it (art. 53-1.5). The operator may use only one trademark (art. 53-1.6-1). The accreditation cut-off date has passed, so the statute offers no route for a new operator.

Operating without authorisation

Any other game of chance for money, including bets, is prohibited "gambling", punishable under Criminal Code article 244-1 and article 401 of the Code of Administrative Offences.

3 AML, KYC and customer due diligence

Who is an obliged entity

Since Law No 240-VIIQD, **casino organisers and operators** are designated non-financial obliged entities under article 1.1.9 of the AML/CFT Law. Their supervisor under article 16.1.2 is the Ministry of Economy acting as the State Tax Service (Presidential Decree No 2007 of 31 January 2023, para 1.8).

Lottery organisers and sports betting operators are **not** obliged entities under the AML/CFT Law. They must comply with the Targeted Financial Sanctions Law (Law on Lotteries, art. 10.3; Law on Physical Culture and Sport, art. 53-1.8).

The AZN 3,000 casino trigger

For casinos, the CDD, reliance, record-keeping, PEP and new-technology duties in articles 4 to 8 apply when a customer carries out financial transactions of **AZN 3,000 or more** (art. 3.2). Play only with chips or tokens inside the casino is not a financial transaction (art. 4.9-1).

Identify and verify

Identify the customer and verify the data from reliable, independent sources (art. 4.4.1). If CDD cannot be completed, do not transact and report to the FMS (art. 4.14).

Link every transaction

CDD must allow each financial transaction in the casino to be linked to the CDD data and documents held on that customer (art. 4.9-1).

Enhanced due diligence

Apply enhanced measures to complex or unusually large transactions with no apparent purpose and wherever risk is high (arts 4.10, 4.11). Politically exposed persons need senior management approval (art. 7.1.2).

Records

Keep transaction records and CDD files for at least 5 years after the transaction or relationship ends; the FMS or supervisor may extend this (art. 6).

Reporting

Obliged entities report transactions and attempts to the FMS, regardless of amount, where money laundering or terrorist financing is suspected (art. 11.2), and every transaction by a foreign politically exposed person or their close relatives or associates (art. 11.3.1). Foreign PEP reports are due within 3 working days of the transaction; reports where CDD cannot be

completed or would tip off the customer, and sanctions-related reports (art. 11.3.2), are due by the end of the working day the grounds arise (art. 11.4). Cash and wire-transfer threshold reports (art. 11.1) apply to financial institutions only. From 1 January 2027, the FMS reporting rules list casino organisers and operators as a separate reporting category (FMS Decision No 3-21-28/3-6-7/2026 of 21 April 2026, as amended by FMS Decision No 3-21-28/3-6-17/2026 of 25 September 2026).

4 Identity verification and onboarding

Age

- **Casino games:** under-21s may not take part, directly or indirectly (Law No 1143-VIQ, art. 8-2.9).
- **Lotteries:** participants must be 18 or over (Law on Lotteries, art. 2.0.11); under-18s cannot open an online account (Lottery Rules, para 5.3).
- **Sports betting:** minors may not take part (Law on Physical Culture and Sport, art. 53-1.9); a participant is a person aged 18 or over (Cabinet Decision No 153 of 20 August 2010, Rules, para 2.5).

Online lottery accounts

Electronic lotteries run through registered personal data information systems (Lottery Rules, para 5.1), whose state register the National Cybersecurity Agency has kept since 2 June 2026 (Decree No 676, Charter para 3.1.25). To buy online, a person aged 18 or over creates a personal account with a username and password and enters the series and number of their identity document, their personal identification number (FİN) and a mobile number or email address; the system also holds the player's contract with the organiser (paras 5.2, 5.4). Players must keep their data up to date, and winnings can be transferred to a bank account the player names (paras 5.3, 5.6.3).

Casino customers

At the AZN 3,000 trigger a casino verifies identity under article 4.4.1 of the AML/CFT Law. Where an obliged entity establishes a relationship without face-to-face contact, the FMS Rules on CDD with new technologies (Decision No 3-21-28/3-6-4/2023 of 21 February 2023) require four measures for a first relationship (para 7.2): confirmation by enhanced electronic signature; checks against databases or independent sources; strong authentication using two or more independent elements of knowledge, possession or inherence (such as face recognition); and a real-time video call or recorded video.

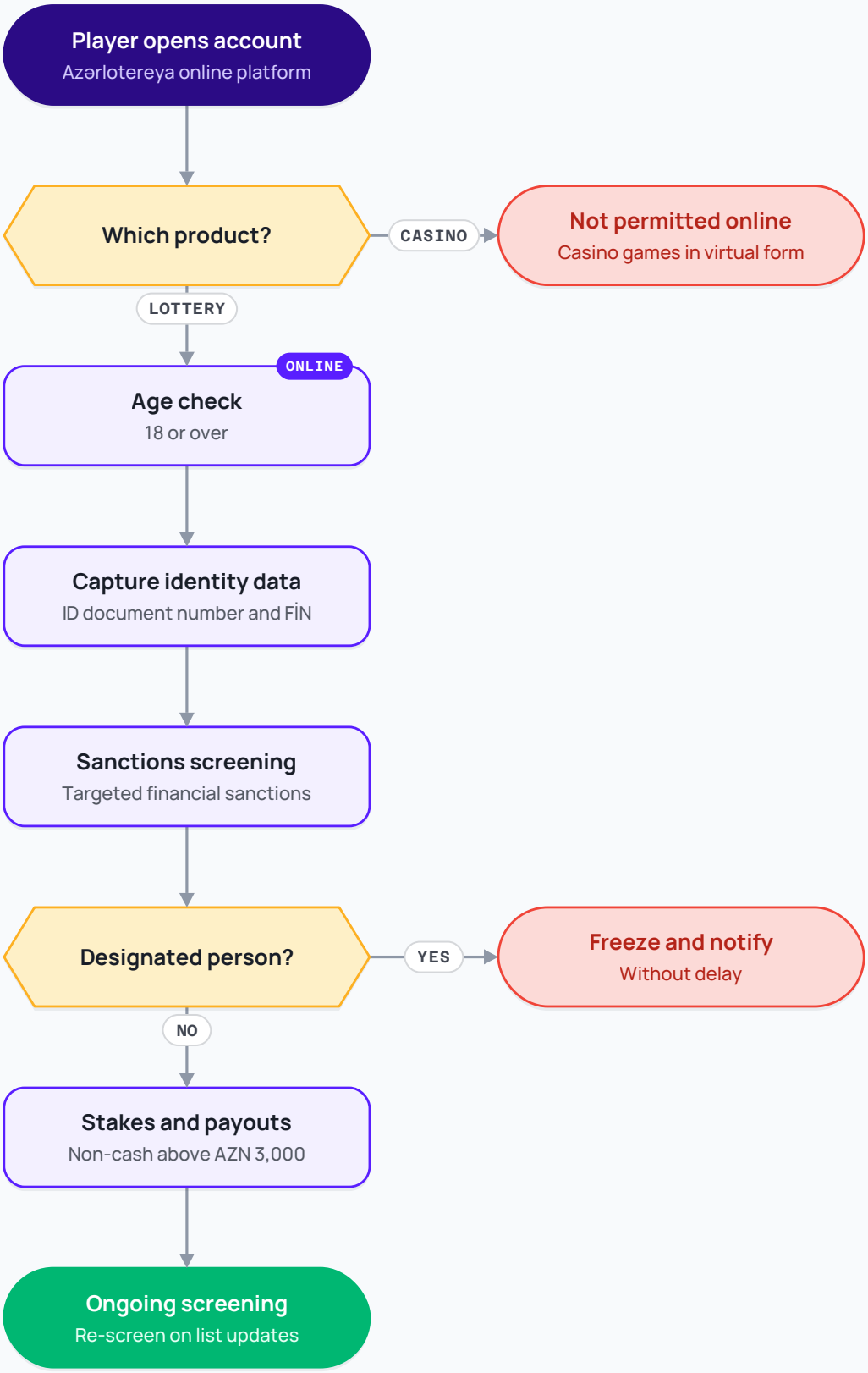


Figure 1. Online player onboarding for lotteries in Azerbaijan.

5 Digital channels: what's different

Bottom line: casino games are lawful only in person on the Caspian artificial islands; any virtual form, including payment processing by financial institutions, is prohibited.

Requirement	In person / land-based	Online / remote	Difference
Casino games	Licensed, on artificial islands only	Prohibited in any virtual form	Differs
Payments for casino games	Allowed for licensed casinos	Financial institutions may not execute them	Differs
Lotteries	Tickets and terminals	Personal account with ID document and FİN	Differs
Sports betting sales	Sellers' terminals linked to the central system	Operator itself or one virtual seller only	Differs
Promotion of illegal gambling	Advertising ban (Law on Advertising, art. 32.7)	Websites can be blocked without prior warning	Differs
Minimum age	21 casino; 18 lottery and betting	18 lottery and betting	Same
Non-cash rule	Winnings and stakes above AZN 3,000	Winnings and stakes above AZN 3,000	Same
Sanctions compliance	Required	Required	Same
Illegal gambling penalty	Criminal Code art. 244-1.1	Aggravated offence (art. 244-1.2.2)	Differs

Online casino ban and payment blocking

Article 8-2.3 of Law No 1143-VIQ prohibits casino games in virtual form, including through the internet, mobile networks, social media and apps, the online sale of participation rights, and the execution by financial institutions of payment orders linked to participation.

Website blocking

Information inciting people to organise or take part in gambling and other illegal betting is prohibited content, with lotteries, sports betting and licensed casinos excepted (Law on Information, Informatisation and Protection of Information, art. 13-2.3.7). Since Law No 442-VIIQD took effect on 30 July 2026, access to such content can be restricted immediately by executive decision without prior warning to the site owner; the authority must apply to a court at the same time (arts 13-3.1, 13-3.3, 13-3.4). The National Cybersecurity Agency (Decree No 676 of 2 June 2026) carries out these restrictions (Charter, para 3.1.21) and, on information from the lottery organiser or sports betting operator, ensures measures to block gambling via telecommunications services, including access from Azerbaijan to foreign lottery and betting operators' platforms (para 3.1.22).

Online lottery and sports betting channels

The Law on Lotteries recognises electronic lotteries played through terminals or a virtual environment and virtual lotteries based on computer-generated or past events (arts 2.0.16, 2.0.16-1). Online sports betting is sold by the operator itself or through **one** virtual seller under its single trademark (Law on Physical Culture and Sport, arts 53-1.6-1, 53-1.6-2).

6 Data protection and biometrics

The Law on Personal Data (No 998-IIIQ of 11 May 2010) applies in full to biometric data, expressly including facial images, fingerprints, iris and voice (art. 9). Processing needs consent or legislation setting its purposes and methods (art. 9.6). A casino's AML identification duty gives a statutory basis for the identity data the law requires; biometric checks beyond that duty, such as face matching, should rest on documented consent.

Electronic and virtual lotteries may run only through personal data information systems registered under the Law on Personal Data (Law on Lotteries, art. 8-2.1). The Ministry of Digital Development and Transport remains the personal data authority (Presidential Decree No 361, para 3.1); since 2 June 2026 its National Cybersecurity Agency keeps the state register of personal data systems and examines complaints (Decree No 676, Charter paras 3.1.24, 3.1.25). The organiser must keep online players' personal data secure and may not pass it to others except as the player's contract allows (para 5.5).

7 Sector-specific obligations

Non-cash settlement above AZN 3,000

Winnings, and payments to take part, whose total exceeds AZN 3,000 may be settled only by non-cash means under the Law on Non-Cash Settlements, for lotteries (Law on Lotteries, art. 6.10) and sports betting (Law on Physical Culture and Sport, art. 54.2).

Tax on winnings

Money winnings from lotteries and sports betting are taxed at 10% on the amount left after deducting the stake (Tax Code, art. 101.5), withheld at source by the payer (art. 150.1.10). Money winnings of up to AZN 500 are exempt (art. 102.1.26). The lottery organiser and sports betting operator report ticket sales to the tax authority daily (art. 16.1.11-12).

Targeted financial sanctions

Casino organisers and operators, the lottery organiser and the sports betting operator must all comply with the Targeted Financial Sanctions Law (No 782-VIQ). Every person in Azerbaijan must freeze designated persons' assets "without delay", meaning immediately or within a few hours, without prior notice to them, and report at once to the designated body and the FMS through the sanctions information resource (arts 1.1.11, 5.1).

Advertising

Lotteries, sports betting and licensed casino games are exempt from the ban on advertising gambling (Law on Advertising, art. 32.7). Their outdoor advertising must be at least 100 metres from children's and educational institutions (art. 32.6).

8 Risk indicators and red flags

INDICATORS DRAWN FROM AZERBAIJANI AML AND GAMBLING LAW

- **Threshold avoidance**: repeated casino transactions kept just under AZN 3,000.
- **Unusual size or purpose**: complex or unusually large transactions with no clear purpose (AML/CFT Law, art. 4.10).
- **Foreign PEP activity**: any transaction by a foreign politically exposed person or close associate.
- **Third-party play**: a customer acting for another person without verified authority (art. 4.4.2).
- **Payments to online casinos**: card or account flows to gambling sites, which are prohibited.
- **Cash above AZN 3,000**: requests to settle high-value stakes or winnings in cash.
- **Minors or proxies**: signs that an underage person is playing through an adult's account.

9 Enforcement and penalties

Provision	Conduct	Penalty
Criminal Code art. 244-1.1	Organising or holding gambling, or providing premises for it	Fine AZN 5,000 to 10,000, or up to 2 years' restriction or deprivation of liberty
Criminal Code art. 244-1.2	Repeat, online, allowing minors, by a group, or income over AZN 50,000	Fine up to twice the proceeds, with 2 to 4 years' restriction or deprivation of liberty
Criminal Code arts 244-1.3, 244-1.4	Organised group or income over AZN 200,000; income over AZN 500,000	3 to 5 years; 5 to 8 years' deprivation of liberty
Code of Administrative Offences, arts 401.1 to 401.4	Providing access to gambling, selling participation, taking bets, paying winnings; financial institutions executing gambling payments	AZN 3,000 (individuals), 7,000 (officials), 40,000 (legal entities)

Code of Administrative Offences, art. 598.7	AML breaches by non-financial obliged entities, including casinos (CDD, records, internal controls, PEPs, reporting)	AZN 800 to 1,500 (officials), 8,000 to 15,000 (legal entities)
Code of Administrative Offences, arts 429.0.4, 429.0.5	Sports betting operator failing its duties; seller allowing minors to bet	Up to AZN 9,000 (legal entities); AZN 1,000
Law No 1143-VIQ art. 8-2.8	Casino breaching AML, sanctions, procedure or licence terms	Suspension or revocation of the licence

Law No 442-VIIQD set the current sanctions in articles 244-1.2 to 244-1.4 from 30 July 2026. In 2025 the FMS passed information on 20 taxpayers and 416 individuals to the State Tax Service in connection with tax evasion and intermediation of illegal betting (FMS Annual Report 2025).

10 Recent changes and what to watch

- **2 September 2026:** Law No 462-VIIQD updates the note to the gambling article of the Code of Administrative Offences so that it refers to Criminal Code article 244-1 as a whole. `In force` Organising gambling is dealt with as a crime, not an administrative offence.
- **30 July 2026:** Law No 442-VIIQD raises sanctions for illegal gambling, ties fines to proceeds and allows immediate blocking of websites promoting illegal gambling. `In force` Exposure for unlicensed online activity is higher.
- **21 April 2026:** FMS Decision No 3-21-28/3-6-7/2026 adds casino organisers and operators to the FMS reporting rules; FMS Decision No 3-21-28/3-6-17/2026 of 25 September 2026 moved its start from 1 October 2026. `Adopted, effective 1 Jan 2027` Casinos need reporting set up before opening.
- **10 November 2025:** MONEYVAL's 1st Enhanced Follow-up Report re-rates R.8, R.14, R.16, R.24, R.26, R.33 and R.34, notes casinos' inclusion in the AML/CFT Law and that no operator had applied; R.15 (new technologies) remains partially compliant. `Adopted` Azerbaijan reports back within a year.
- **29 July 2025:** Law No 240-VIIQD and Decree No 456 legalise licensed casinos on Caspian artificial islands, ban them online and name the State Tourism Agency as licensing body. `In force` This is the only legal route for casino games.

- **To watch:** Cabinet of Ministers rules on casino sites, licence conditions, the organising procedure and supervision (Decree No 456, para 2.2). `Mandated by decree` These will define the practical application and player identification steps.

11 What this means for identity verification

- **Age gates differ by product.** Build for 21+ in casinos and 18+ for lotteries and sports betting, and keep the evidence.
- **National identifiers are expected online.** Online lottery accounts capture the identity document number and FİN, so document checks should extract and validate both.
- **Casino CDD is transaction-linked.** Identity is captured at the AZN 3,000 trigger and every later financial transaction tied to the customer file.
- **Remote methods are prescribed.** AML obliged entities onboarding remotely need enhanced e-signature, database checks, two-factor authentication and live or recorded video.
- **Payment identity matters.** Non-cash settlement above AZN 3,000 makes account-holder name matching a practical control.
- **Sanctions screening is universal**, with freezing within hours.

IDENTOMAT

How Identomat helps

Identomat runs identity verification, screening and monitoring for regulated businesses on one platform, with workflows you configure for each market. For the requirements in this guide, that means:

- Age and identity verification at the AZN 3,000 casino CDD trigger, with ID document capture, face match and biometric liveness.
- Video KYC and strong authentication for remote onboarding where the FMS rules on new technologies apply.
- Screening against sanctions and PEP lists at onboarding and on every list update.
- Ongoing and transaction monitoring that links each casino transaction to the verified customer file, with an audit trail.

Request a meeting

DISCLAIMER

This article is intended for informational purposes only and does not constitute legal advice. It is a compilation of information from various sources and reflects the information available as of the last updated date indicated above. Laws, regulations, and regulatory guidance may change, so readers should consult qualified legal professionals for advice specific to their circumstances.

Sources

- **Law No 1143-VIQ of 7 May 2024 on the creation of artificial land plots in the Caspian Sea**, arts 8-2.1 to 8-2.10, e-qanun, e-qanun.az/framework/57044
- **Law No 240-VIIQD of 8 July 2025 amending the Civil Code, Criminal Code, Code of Administrative Offences and certain laws**, e-qanun, e-qanun.az/framework/60273; Milli Məclis, meclis.gov.az
- **Presidential Decree No 456 of 29 July 2025 on applying Law No 240-VIIQD**, paras 1, 2.2, e-qanun, e-qanun.az/framework/60280
- **Law of the Republic of Azerbaijan on the Prevention of the Legalization of Criminally Obtained Property and the Financing of Terrorism, No 781-VIQ of 30 December 2022**, arts 1.1.9, 3.2, 4, 6, 7, 11, 16.1.2, e-qanun, e-qanun.az/framework/53369

- **Presidential Decree No 2007 of 31 January 2023 on applying Law No 781-VIQ**, para 1.8, e-qanun, e-qanun.az/framework/53372
- **FMS Decision No 3-21-28/3-6-4/2023 of 21 February 2023, Rules on CDD verification with new technologies**, para 7, e-qanun, e-qanun.az/framework/53641
- **FMS Decision No 3-21-28/3-6-7/2026 of 21 April 2026 amending the reporting rules**, Appendix 1, effective 1 January 2027 as amended by FMS Decision No 3-21-28/3-6-17/2026 of 25 September 2026 (start moved from 1 October 2026; point 2 on submitting beneficial owner data by 31 December 2027 repealed), e-qanun, e-qanun.az/framework/62373
- **Law of the Republic of Azerbaijan on Targeted Financial Sanctions, No 782-VIQ**, arts 1.1.11, 5.1, e-qanun, e-qanun.az/framework/53362
- **Law No 594-IIQ of 5 March 2004 on Lotteries**, arts 2.0.11, 2.0.16, 3.3, 6.10, 8.2, 8-2, 10.3, e-qanun, e-qanun.az/framework/5915
- **Presidential Decree No 1557 of 30 December 2021 (lotteries)**, para 1, e-qanun, e-qanun.az/framework/48857
- **Ministry of Economy Collegium Decision No 21 of 5 December 2022, Rules on organising lotteries and virtual lotteries**, paras 5.1 to 5.6, e-qanun, e-qanun.az/framework/52977
- **Law No 847-IIIQ of 30 June 2009 on Physical Culture and Sport**, arts 53-1, 54.2, e-qanun, e-qanun.az/framework/18303
- **Presidential Decree No 1561 of 30 December 2021 (sports betting)**, para 1, e-qanun, e-qanun.az/framework/48818
- **Cabinet of Ministers Decision No 153 of 20 August 2010, Sports betting rules**, para 2.5, e-qanun, e-qanun.az/framework/20079
- **Criminal Code of the Republic of Azerbaijan**, art. 244-1, e-qanun, e-qanun.az/framework/46947
- **Law No 442-VIIQD of 10 July 2026 amending the Criminal Code and the Law on Information**, e-qanun, e-qanun.az/framework/62334
- **Code of Administrative Offences of the Republic of Azerbaijan**, arts 401, 429, 598, e-qanun, e-qanun.az/framework/46960
- **Law No 460-IQ on Information, Informatisation and Protection of Information**, arts 13-2.3.7, 13-3, e-qanun, e-qanun.az/framework/3525
- **Presidential Decree No 361 of 13 December 2010 on ensuring the implementation of the Law on Personal Data**, para 3.1, e-qanun, e-qanun.az/framework/21035
- **Presidential Decree No 676 of 2 June 2026 on cybersecurity governance, Charter of the National Cybersecurity Agency**, paras 3.1.21, 3.1.22, 3.1.24, 3.1.25, e-qanun, e-qanun.az/framework/61938
- **Law No 176-VQ of 15 March 2016 on Licences and Permits**, arts 19.8, 19.8-1, 22.1, Appendix 2, e-qanun, e-qanun.az/framework/32626
- **Law No 223-IIQ on State Duty**, arts 22.0.42, 23.2-1, e-qanun, e-qanun.az/framework/2860
- **Tax Code of the Republic of Azerbaijan**, arts 16.1.11-12, 101.5, 102.1.26, 150.1.10, e-qanun, e-qanun.az/framework/46948

- **Law No 1281-IVQ on Advertising**, art. 32, e-qanun, e-qanun.az/framework/30348
- **Law No 998-IIIQ of 11 May 2010 on Personal Data**, art. 9, e-qanun, e-qanun.az/framework/19675
- **Financial Monitoring Service, Annual Report for 2025**, section on cooperation with law enforcement, fiu.gov.az
- **MONEYVAL, Azerbaijan 1st Enhanced Follow-up Report and Technical Compliance Re-Rating, MONEYVAL(2025)16**, adopted by written procedure on 10 November 2025, paras 5, 10, 13 and Table 1, rm.coe.int
- **Council of Europe press release, Money laundering and terrorist financing progress reports on Azerbaijan, Croatia and Estonia**, 23 January 2026, coe.int