PREVENTION

The obligation to declare movements of means of payment is established to prevent money laundering and other serious forms of crime, such as terrorist financing.



CAUTION!

If you transport the funds, you are responsible.



Dirección General del Tesoro y Política Financiera

Paseo del Prado nº 6, 2ª Planta
28014, Madrid

https://www.tesoro.es

NIPO: 221-25-026-6 (impreso)
eNIPO: 221-25-027-1 (en línea)
Depósito Legal: M-8206-2025

GOBIERNO DE ESPAÑA
MINISTERIO DE ECONOMÍA, COMERCIO Y EMPRESA

PREVENTION OF MONEY LAUNDERING

Obligation to declare movements within national territory of means of payment for amounts equal to or exceeding €100,000.

Commission for the Prevention of Money Laundering and Monetary Offences

OBLIGATION TO DECLARE

Individuals must submit a declaration when, acting on their own behalf or on behalf of third parties, they carry out movements of means of payment within national territory amounting to €100,000 or more, or its equivalent in foreign currency.

Means of payment include:

- ✓ Banknotes and coins.
- ✓ Negotiable instruments and bearer means of payment (cheques or payment orders).
- ✓ Prepaid cards.
- ✓ Commodities used as highly liquid stores of value (gold).

This declaration is completely free of charge.
The declaration form must be completed prior to the movement and to any inspection activity by the Administration. Throughout the entire movement, the means of payment must be accompanied by this declaration and transported by the person designated as the bearer.

HOW TO DECLARE

The declaration form to be submitted in this case is the S-1.

How is it submitted?

The declaration form may be submitted in person or electronically, always prior to the movement.

Who submits it?

The person transporting the means of payment.

Where is it submitted?

In-person submission must be made:

a) To the Customs Services of the Spanish Tax Agency. b) At credit institutions.

FAILURE TO COMPLY WITH THE OBLIGATION TO DECLARE

Failure to comply with the obligation to declare will result in the intervention of the means of payment transported and their deposit as security during the processing of the corresponding sanctioning proceedings.

The sanctioning proceedings may result in the imposition of a fine ranging from a minimum of €600 to a maximum of half the means of payment transported.

Obliged entities shall report monthly to the Executive Service of the Commission transactions involving movements of means of payment subject to mandatory declaration.

For more information: