PUBLIC NOTIFICATION

Notice: ***Prohibition of Sharing and Misuse of Bank Accounts, 2026***

The Royal Monetary Authority of Bhutan (RMA), through its surveillance mechanisms, has observed instances of sharing and misuse of bank accounts and ancillary account services for financial fraud and other unlawful activities.

The practice of permitting another person / firm to operate banking transactions whether by sharing your account credentials such as, one-time passwords (OTP), credit cards, M-PINs, or other access mechanisms is strictly prohibited. Such actions undermine account security and expose the financial system to misuse for money laundering, fraud and other illicit financial transactions.

Accordingly, the RMA hereby issues the following directives to the general public:

1. **Enforcement of Regulations**: Any person or firm that lends, hands over, transfers, or otherwise provides access over their bank account to another individual / firm whether for commission, goodwill, favor, or without any consideration shall be deemed to have committed a violation of the *Regulations on the Prohibition of Sharing and Misuse of Bank Accounts, 2026.*

2. **Referral to Enforcement Agencies**: Cases involving the sharing or misuse of bank accounts and ancillary services shall be referred to the relevant lawful enforcement agencies for investigation and initiation of appropriate legal proceedings in accordance with applicable laws of the Kingdom of Bhutan.

3. **Public Cooperation**: The RMA solicits the kind cooperation and assistance of the general public in upholding the integrity of the financial system and preventing its misuse.

The *Regulations on the Prohibition of Sharing and Misuse of Bank Accounts, 2026* is publicly accessible through the official RMA website.