

property rights, the extension of the rights of the parties to contractual relations, the manifestation of private initiative, free discretion in the conclusion of contracts, etc.

#### *Список використаних джерел*

1. George Mousourakis A Legal History of Rome – 2007, p. 1
2. Борисова В. І. Основи римського приватного права: підручник / В. І. Борисова, Л. М. Баранова, М. В. Домашенко. — Х.: Право, 2008. — 224 с.
3. Калюжний Р. А. Римське приватне право: [підруч. для вищ. навч. закл.] / Р. А. Калюжний, В. М. Вовк. – К. : «МП Леся», 2014. – 240 с.
4. Підпригора О. А. Римське право: підручник / О.А.Підпригора, Є.О.Харитонов. — 2ге вид. — К. : Юрінком Інтер, 2009. — 528 с. — Бібліогр.: с. 487—491.

*Гірченко С.,*

курсант Національної академії внутрішніх справ

*Консультант з мови: Грабовська Н.А.*

#### **FIGHTING MONEY LAUNDERING: INTERNATIONAL EXPERIENCE**

Today criminals apply a number of techniques and mechanisms to obscure their illegal ownership and control of illicitly obtained assets. By its very nature, money laundering is an illegal activity carried out by criminals which occurs outside of the normal range of economic and financial statistics.

As money laundering is a consequence of almost all profit generating crime, it can occur practically anywhere in the world. Generally, money launderers tend to seek out countries or sectors in which there is a low risk of detection due to weak or ineffective anti-money laundering programs. Because the objective of money laundering is to get the illegal funds back to the individual who generated them, launderers usually prefer to move funds through stable financial systems [4].

On March 9, 2019 article about participation of Austria banks in Russian money-laundering scandal was published. This article governs scandal that has spread to Austria after a prominent Kremlin critic filed a complaint urging Vienna prosecutors to investigate \$967m of suspicious money flows from Danske Bank to Raiffeisen and other lenders in the country. Bill Browder, an anti-money-laundering activist and investor, said that Austrian banks had for years ignored red flags and enabled Russian

criminals to launder funds abroad, according to documents sent to the Vienna.

Also there said many of the entities sending money to Austrian accounts had a number of suspicious characteristics that were ignored or not properly vetted. Some were unknown companies with no business activity; others lacked normal expenses; and registered in opaque jurisdictions such as Belize, the Seychelles, the British Virgin Islands or Panama, according to the complaint, and many were shell companies many Several of the account-holders who received the money lacked clear connections to the country and conducted no business there. Some of the funds were used to buy luxury houses, charter yachts and rent private jets [1].

"The combination of these factors should have raised immediate red flags and this illicit scheme would not have been possible without the gross negligence or acquiescence from the employees of Austrian banks," Hermitage said [1].

Mr. Browder, who runs Hermitage, filed criminal complaints against Nordea in all four of the main Nordic countries, accusing the bank of handling 700m of suspect funds from Russia and other former Soviet states.

The situation in Austria was resolved in easy way, there was filed criminal complaints against Nordea in all four of the main Nordic countries, accusing the bank of handling 700m of suspect funds from Russia and other former Soviet states, investors of this bank just sold all of their shares and as a result the cost of it fell on 70%, after that the bank went bankrupt [1].

Anti-money laundering laws entered the global arena soon after the Financial Action Task Force was created. The FATF was responsible for the creation of most anti-money laundering standards, and it made a framework for countries to follow. After putting this framework into effect, the FATF then began to systematically identify countries that did not have proper legislation regarding money laundering. This "name and shame" tactic helped motivate countries to alter their legislation and start properly enforcing the policies that were in already place. Currently, the FATF counts 37 member countries [3].

In addition to the FATF, the United Nations Office on Drugs and Crime also proactively tries to identify and stop money laundering. This office has an informative website that provides facts and details about money laundering, as well as how it can be spotted and prevented. The UN Office on Drugs and Crime also provides software that can be used to help prevent financial crime, collect data, and perform analysis [3].

Lastly, the World Bank also provides information on its website about money laundering, as well as offering a plethora of advice to help

both governments and private enterprises end the money laundering epidemic.

### *Список використаних джерел*

1. Financial Times. URL:  
<https://www.google.com/amp/s/amp.ft.com/content/1ece518c-3f6a-11e9-b896-fe36ec32aece>
2. The Street. URL:
3. <https://www.google.com/amp/s/www.thestreet.com/amp/personal-finance/education/what-is-money-laundering-14897715>
4. Comply Advantage. URL: <https://complyadvantage.com/knowledgebase/anti-money-laundering/>
5. What is Money Laundering? URL: <https://www.fatf-gafi.org/faq/moneylaundering/>

***Гонак Е.,***

курсант Національної академії внутрішніх справ

*Консультант з мови: Лопутько О.А.*

## **INTERNATIONAL TERRORISM**

International terrorism is a specific form of terrorism, defined as a socially dangerous activity, which involves the targeted use of violence by taking hostages, arson, murder, torture, intimidation of the population and authorities, or committing other threats to the life or health of people or threatening to commit crimes in order to achieve criminal goals. [1]

Terrorism is a serious crime:

- related to encroachment on the life, physical integrity or freedom of persons under international protection, including diplomatic agents;

- related to kidnapping, hostage-taking, or severe unlawful detention;

- using bombs, grenades, rockets, automatic firearms, or blasting letters or parcels, if this would endanger persons;

- Attempting to commit any of the above crimes or participating as an accomplice to the person committing or attempting to commit such a crime. [3] There are such types of terrorist acts. Diversion (explosions, spraying of poisonous substances, etc.). Capture buildings. Political killings. Cyberterrorism. [2] An important feature of modern terrorism is the widespread use of the media. Terrorists continue to use the legal media to disseminate information about terrorist acts, their meanings, make demands on actors and more. Terrorist organizations very often create their own media in controlled territories (radio, television, newspapers), through