



# Ministry of Finance Banking & Postal Services

Government of the Republic of the Marshall Islands

December 29, 2025

## Public Notice

**TO:** The General Public & All Interested Parties  
**FROM:** Ministry of Finance, Banking & Postal Services  
**SUBJECT:** **Notice of Proposed Amendment to the *AEOI Regulations 2016***

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This serves to notify the general public and all interested parties of the attached proposed amendment to the *AEOI Regulations 2016*. Your views and comments are solicited pursuant to the *Marshall Islands Administrative Procedure Act 1979*, 6 MIRC Ch. 1 (the “*APA*”).

### ***I. Authority***

Pursuant to §517 of the *Automatic Exchange of Financial Account Information Act 2016*, 48 MIRC Ch. 5 (the “*AEOI Act*”), the Minister of Finance may make any regulations that are necessary for carrying out that Act or the related international agreements.

### ***II. Background***

Like more than 120 countries worldwide, the Marshall Islands is committed to automatic exchange of financial account information in line with the international Common Reporting Standard (“CRS”). Together, the *AEOI Act* and the *AEOI Regulations 2016* implement the CRS for Marshall Islands financial institutions.

The international CRS was amended in 2023, adding minor enhancements to reporting requirements and clarifying terms and due diligence requirements (the “Amended CRS”).<sup>1</sup> Minor revisions to the *AEOI Regulations 2016* are proposed to implement the Amended CRS in line with the Marshall Islands’ international commitments, mostly adding dates for applying due diligence procedures to the Amended CRS’s expanded definition of financial accounts.

### ***III. Timeline***

Pursuant to §104(a) of the *APA*, all relevant authorities and interested parties shall be accorded thirty (30) days in which to review and submit comments. Comments must be submitted in writing addressed to the Ministry of Finance, P.O. Box D, Majuro, MH 96960, or by hand-delivery to the Ministry located at Delap, during working hours. Due consideration will be accorded to all written submissions submitted within the review period and no later.

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<sup>1</sup> Full text of the CRS as amended is available at: [https://www.oecd.org/en/publications/2025/04/consolidated-text-of-the-common-reporting-standard-2025\\_e478bc04.html](https://www.oecd.org/en/publications/2025/04/consolidated-text-of-the-common-reporting-standard-2025_e478bc04.html)

After thirty (30) days from the date the notice is posted, a certified copy of the amendment will be submitted to Cabinet for final review, and upon approval, the amendment will come into effect immediately.

#### ***IV. Accessibility***

Reading copies of the documents have been made available at the office of the Chief Secretary, in the office of each department head of the Public Service, at the Public Administration Office, at the office of the Chief Secretary's Representative on Ebeye, at the Courthouse on Majuro Atoll and at the Council Buildings on Majuro Atoll and Ebeye Island, Kwajalein.

For questions regarding this notice, please contact the Ministry of Finance via phone or email.

Kommol tata,



Ayako Yamaguchi-Eliou,  
Secretary of Finance



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