



NORWEGIAN MINISTRY OF  
JUSTICE AND PUBLIC SECURITY

Guide on how to avoid terrorist funding

# Your contribution can be misused







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## 1. Fundraising for charitable causes

In Norway, fundraising for the charitable work of organisations and associations is a fine and long tradition.

Funds are raised in connection with acute disasters and humanitarian crises that occur around the world. Large amounts of money are collected in connection with various charitable campaigns, such as the annual “TV-aksjonen” campaign.

In addition, there are ongoing collections for the needy at festivals and various private arrangements organised by a large number of organisations and associations. Such collections also take place in connection with regular arrangements organised by various religious communities, such as collections at church services or Friday prayers at mosques.

The funds collected represent a large share of the funds available to various organisations and communities to support their charitable projects.



## 2. Support for terrorism

Check thoroughly before making a donation. If you are in doubt about where your money is going or what it will be used for, wait before making a donation.

There is reason to believe that funds that have been collected in Norway have been used on occasion to finance terrorism or groups who are known to use terrorism as a tool.

International experience shows that organisations are being established whose sole purpose is to support terrorism and those who engage in terrorism. This is something that has been focused on for a long time internationally and nationally.

In Norway, like other countries, we have introduced rules and laws to prevent the transfer of funds or other support in favour of persons or organisations that support or engage in terrorism.



## Financing terrorism is a criminal offence

The Norwegian Penal Code § 147 b

The terrorism financing ban has been laid down in Section 147 b of the Norwegian Penal Code. The legal definition of an act of terrorism is found in Section 147 a of the Norwegian Penal Code.

The financing of terrorism or aiding and abetting such an offence is punishable by imprisonment for a term not exceeding 10 years.

It is a criminal offence to:

- Transfer funds or other assets to persons, groups, organisations or enterprises who support or engage in terrorist acts
- Collect funds in favour of persons, groups, organisations or enterprises who support or engage in terrorist acts
- Make funds, other assets, banking services or other financial services, available to persons, groups, organisations or enterprises who support or engage in terrorist acts
- Support projects that may indirectly be part of the establishment or operation of a terrorist group

### 3. Informal fund transfer systems

Every year several hundred million Norwegian kroner are transferred from Norway to abroad by means of informal fund transfer systems, often referred to as Hawala banks. Most of these funds are transferred to help family members and other good causes in other parts of the world.

Hawala banks represent a special risk in connection with the financing of terrorism. Often the persons responsible for such informal fund transfer systems will not have the necessary overview or knowledge of who receives the funds and what they will be used for. In addition, there may be a risk that portions of the individual transactions (costs/fees) help finance terrorist groups.

### 4. Terrorism costs

There is often long-term planning and the associated costs behind the commission of a terrorist act. The stronger the finances of a terrorist group are, the greater the group's capacity to engage in their acts. The threat is reduced if their financing fails to materialise.

### 5. Use your money right

You can do something about preventing that you or your organisation collect funds for persons or causes associated with terrorism.

- Make assessments and use common sense.
- Check the purpose of the organisation you are donating money to, their partners and the management. Familiarise yourself with their reputation.
- Ask those who are collecting the funds control questions and obtain references that confirm their seriousness. This may include websites on the Internet, registration with the Central Coordinating Register for Legal Entities, accounts and results from projects realised earlier.



- Use companies that have a licence to transfer funds abroad to transfer private funds to family members and others abroad. Licences can be checked by looking them up in the licence register on the website of the Financial Supervisory Authority of Norway, [www.finanstilsynet.no](http://www.finanstilsynet.no).
- Check whether the organisation collecting money is registered with the Fundraising Register. The Fundraising Register should assure most people that the funds they donate will be used for the stated purposes. Registration with the register is voluntary. More details about the register can be found at [www.innsamlingskontrollen.no](http://www.innsamlingskontrollen.no).
- Check the organisation collecting funds with the Brønnøysund Register Centre, [www.brreg.no](http://www.brreg.no), and, if appropriate, the Foundation Register at the Foundation Authority, [www.stiftelsestilsynet.no](http://www.stiftelsestilsynet.no). You can easily check for free in the Foundation Register whether the foundation is registered and obtain direct access to the purpose of the foundation. In addition, you will find a list of all the registered board members and auditor.
- You can also check whether the organisation or person supported by your donations is on the UN terrorism lists. The lists can be found on the UN website, [www.un.org/sc/committees/1267/aq\\_sanctions\\_list.shtml](http://www.un.org/sc/committees/1267/aq_sanctions_list.shtml).
- Check thoroughly before making a donation. If you are in doubt about where your money is going or what it will be used for, wait before making a donation.



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