

LAWYERS AS AML/CFT GATEKEEPERS IN UZBEKISTAN: LEGAL CHALLENGES AND FUTURE PROSPECTS

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Abstract. This article examines the potential role of lawyers as gatekeepers within the anti-money laundering and counter-terrorist financing (AML/CFT) framework in Uzbekistan, focusing on the legal challenges and prospects of integrating the legal profession into preventive financial-crime regulation. While international standards, particularly those developed by the Financial Action Task Force (FATF), increasingly require lawyers to perform customer due diligence and reporting functions, such obligations have not been fully implemented in Uzbekistan. The article analyzes the existing national legal framework and identifies key challenges, including tensions with attorney–client privilege, concerns over professional independence, and the absence of clear regulatory mechanisms. By comparing international approaches with the current Uzbek context, the article highlights the risks of both under-regulation and over-regulation of the legal profession. It argues that the introduction of gatekeeping obligations must be carefully balanced with fundamental professional guarantees and proposes a gradual, risk-based and self-regulatory model tailored to national legal realities.

Keywords: AML/CFT, legal profession, lawyers as gatekeepers, Uzbekistan, attorney–client privilege, professional independence, financial regulation, anti-money laundering, risk-based approach, financial crime prevention.

ЮРИСТЫ КАК GATEKEEPERS В СИСТЕМЕ AML/CFT В УЗБЕКИСТАНЕ: ПРАВОВЫЕ ПРОБЛЕМЫ И ПЕРСПЕКТИВЫ

Аннотация. В данной статье рассматривается потенциальная роль адвокатов как «gatekeepers» (контролирующих посредников) в системе противодействия легализации преступных доходов и финансированию терроризма (AML/CFT) в Республике Узбекистан, а также правовые проблемы и перспективы их интеграции в систему превентивного регулирования финансовых преступлений. Международные стандарты, в частности разработанные Группой разработки финансовых мер борьбы с отмыванием денег (FATF), предусматривают возложение на адвокатов обязанностей по идентификации клиентов и сообщению о подозрительных операциях, однако данные требования в Узбекистане в полной мере не реализованы. В статье анализируется действующее национальное законодательство и выявляются ключевые проблемы, включая противоречия с адвокатской тайной, вопросы сохранения профессиональной независимости, а также отсутствие четких механизмов правового регулирования. На основе сравнительного анализа международного опыта и национальной правовой системы показаны риски как недостаточного, так и чрезмерного регулирования адвокатской деятельности.

Обосновывается необходимость соблюдения баланса между обязанностями «гейткипера» и фундаментальными профессиональными гарантиями.

В качестве перспективного направления предлагается поэтапное внедрение риск-ориентированной модели регулирования с учетом национальных правовых особенностей и усилением элементов саморегулирования адвокатуры.

Ключевые слова: *AML/CFT, адвокатура, адвокаты как гейткиперы, Узбекистан, адвокатская тайна, профессиональная независимость, финансовое регулирование, противодействие отмыванию денег, риск-ориентированный подход, предотвращение финансовых преступлений.*

O‘ZBEKISTONDA YURISTLAR AML/CFT TIZIMIDA GATEKEEPER SIFATIDA: HUQUQIY MUAMMOLAR VA ISTIQBOLLAR

Annotatsiya. *Ushbu maqolada O‘zbekiston Respublikasida pul yuvish va terrorizmni moliyalashtirishga qarshi kurash (AML/CFT) tizimi doirasida advokatlarning “gatekeeper” (nazorat qiluvchi vositachi) sifatidagi potensial roli, shuningdek, ularni moliyaviy jinoyatlarning oldini olish tizimiga integratsiya qilish bilan bog‘liq huquqiy muammolar va istiqbollar tahlil qilinadi. Xalqaro standartlar, ayniqsa Moliyaviy choralar ko‘rish guruhi (FATF) tomonidan ishlab chiqilgan talablar advokatlarga mijozni aniqlash va shubhali operatsiyalar haqida xabar berish majburiyatlarini yuklashni nazarda tutayotgan bo‘lsa-da, ushbu majburiyatlar O‘zbekistonda hali to‘liq joriy etilmagan.*

Maqolada amaldagi milliy qonunchilik tahlil qilinib, asosiy muammolar, jumladan, advokat siri bilan bog‘liq ziddiyatlar, kasbiy mustaqillikni saqlash zarurati hamda aniq tartibga soluvchi mexanizmlarning yetishmasligi aniqlanadi. Xalqaro tajriba va O‘zbekiston huquqiy tizimi qiyosiy tahlil qilinib, advokatlarni tartibga solishda yetarli darajada nazorat qilmaslik yoki ortiqcha tartibga solish xavflari ko‘rsatib beriladi. Maqolada advokatlarni gatekeeper sifatida jalb etish jarayoni kasbiy kafolatlar bilan muvozanatlangan bo‘lishi lozimligi asoslab berilib, milliy huquqiy sharoitlarga mos, bosqichma-bosqich, riskga asoslangan va o‘zini o‘zi tartibga solishga tayangan modelni joriy etish taklif etiladi.

Kalit so‘zlar: *AML/CFT, advokatura, advokatlar gatekeeper sifatida, O‘zbekiston, advokat siri, kasbiy mustaqillik, moliyaviy tartibga solish, pul yuvishga qarshi kurash, riskga asoslangan yondashuv, moliyaviy jinoyatlarning oldini olish.*

Introduction: In recent decades, the global system of combating money laundering and terrorist financing has undergone a significant transformation, shifting from traditional law enforcement approaches toward preventive regulatory mechanisms. As Garland notes, modern crime control increasingly relies on the involvement of non-state actors in regulatory processes, particularly where public authorities face informational and structural limitations.¹ Within this context, the concept of “gatekeepers” has emerged as a central element of AML/CFT frameworks, requiring private actors to participate in the detection and prevention of illicit financial activities.

¹ Garland D. The Limits of the Sovereign State: Strategies of Crime Control in Contemporary Society // British Journal of Criminology. – 1996.

The theoretical foundation of gatekeeper regulation was developed by Kraakman, who defines gatekeepers as third-party actors capable of preventing misconduct by monitoring and influencing the behavior of primary actors.²

According to this approach, gatekeepers play a crucial role in reducing information asymmetries between regulators and market participants, thereby enhancing the effectiveness of regulatory enforcement. Within the AML/CFT regime, this model has been adopted by the Financial Action Task Force (FATF), which establishes international standards requiring not only financial institutions but also certain non-financial professionals to perform preventive functions.³

In particular, FATF Recommendations extend customer due diligence, record-keeping, and suspicious transaction reporting obligations to designated non-financial businesses and professions, including lawyers, when they participate in specific financial or corporate transactions.⁴ The inclusion of legal professionals within this framework reflects their strategic position in facilitating transactions that may be used to conceal illicit financial flows. However, the application of gatekeeping obligations to lawyers remains one of the most controversial aspects of AML/CFT regulation.

Scholars have extensively debated the compatibility of such obligations with fundamental principles of the legal profession. Mitsilegas and Vavoula argue that extending preventive obligations to lawyers may interfere with the right to a fair trial and undermine the protection of professional secrecy.⁵ Similarly, Dorey emphasizes that mandatory reporting requirements may erode trust between lawyer and client, thereby weakening the effectiveness of legal representation.⁶ These concerns are particularly significant given that the legal profession is traditionally grounded in principles of confidentiality, independence, and loyalty to the client.

At the same time, recent research suggests that resistance of the legal profession to AML/CFT obligations is not solely based on doctrinal considerations. Tilahun argues that such resistance is also shaped by institutional factors, including professional identity, public image, and self-governance.⁷ This perspective highlights that lawyers perceive gatekeeping obligations not only as legal requirements but also as a challenge to their institutional role as independent actors within the justice system.

While the role of lawyers as AML/CFT gatekeepers has been widely examined in European and North American contexts, its application in developing legal systems remains insufficiently explored. In Uzbekistan, significant efforts have been made to align national AML/CFT legislation with international standards, particularly through the adoption of preventive financial monitoring mechanisms.

² Kraakman R.H. Gatekeepers: The Anatomy of a Third-Party Enforcement Strategy // *Journal of Law, Economics and Organization*. – 1986.

³ FATF. *International Standards on Combating Money Laundering and the Financing of Terrorism and Proliferation*. – Paris, 2012.

⁴ FATF Recommendations 22–23.

⁵ Mitsilegas V., Vavoula N. *The Evolving EU Anti-Money Laundering Regime* // *Maastricht Journal*. – 2016.

⁶ Dorey K. *Suspicious Activity Reporting and Legal Privilege*. – 2014

⁷ Tilahun N. *Legal Professionals as Dirty Money Gatekeepers*. – 2020.

However, the integration of lawyers into this system remains limited and raises complex legal questions, particularly concerning the protection of attorney–client privilege and professional independence.

This raises an important research question: to what extent can lawyers in Uzbekistan be considered AML/CFT gatekeepers, and how can their role be reconciled with fundamental principles of the legal profession?

Addressing this question requires an analysis of both international standards and national legal frameworks, as well as an assessment of the practical challenges associated with the implementation of preventive obligations.

This article argues that, although Uzbekistan has introduced certain elements of the AML/CFT framework applicable to legal professionals, lawyers are not yet fully integrated as gatekeepers. The absence of clear reporting obligations, limited regulatory guidance, and strong protection of professional secrecy create significant legal and institutional challenges. At the same time, these features provide an opportunity to develop a balanced regulatory model that ensures both effective financial crime prevention and the preservation of the core values of the legal profession.

The article is structured as follows. The first section examines the international legal framework governing lawyers as AML/CFT gatekeepers. The second section analyzes the national legal regulation in Uzbekistan. The third section identifies key legal challenges and risks. The final section proposes recommendations for the development of a balanced and effective regulatory model.

AML/CFT Legal Framework and the Position of Lawyers in Uzbekistan

The development of anti-money laundering and counter-terrorist financing (AML/CFT) regulation in Uzbekistan reflects a broader global trend towards strengthening preventive mechanisms against financial crime. Over the past decade, Uzbekistan has undertaken significant legal and institutional reforms aimed at aligning its national framework with international standards, particularly those developed by the Financial Action Task Force (FATF). These reforms have focused on enhancing financial monitoring systems, improving inter-agency cooperation, and expanding the scope of entities subject to AML/CFT obligations.

The primary legislative basis of the AML/CFT regime in Uzbekistan is established by the Law of the Republic of Uzbekistan “On Combating the Legalization of Proceeds from Crime, Financing of Terrorism and Financing of Proliferation of Weapons of Mass Destruction”.⁸ This law defines the key principles of financial monitoring, identifies reporting entities, and establishes mechanisms for detecting and preventing suspicious financial activities. In addition, subordinate normative acts regulate the implementation of AML/CFT measures across different sectors, including financial institutions and certain professional groups.

Within this regulatory framework, lawyers are not fully recognized as classical “gatekeepers” in the same manner as financial institutions. However, certain elements of gatekeeping obligations are indirectly imposed on legal professionals, particularly in situations

⁸ O‘zbekiston Respublikasining “Jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmi moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish to‘g‘risida”gi Qonuni, 26.08.2004-yil, O‘RQ–660-II-son (yangi tahriri) // <https://lex.uz/docs/-283717>

involving financial transactions or participation in business activities. The Decision of the Ministry of Justice of the Republic of Uzbekistan and the Department under the General Prosecutor's Office of 29 October 2009 establishes internal control rules for notarial offices and advocacy structures in combating money laundering and terrorist financing.⁹

This document introduces basic compliance requirements, including client identification and internal monitoring procedures, thereby reflecting partial incorporation of preventive measures into legal practice.

Despite these developments, the scope of AML/CFT obligations for lawyers in Uzbekistan remains limited. Unlike financial institutions, lawyers are generally not subject to mandatory suspicious transaction reporting requirements, especially in relation to information obtained in the course of providing legal assistance. This limitation is closely linked to the principle of attorney–client privilege, which is strongly protected under national legislation. The preservation of professional secrecy is considered a fundamental guarantee of the right to defense and the proper administration of justice.

The absence of comprehensive gatekeeping obligations for lawyers creates a complex regulatory situation. On the one hand, it ensures the protection of core professional values, including confidentiality and independence. On the other hand, it may limit the effectiveness of AML/CFT mechanisms, particularly in cases where legal services are used to facilitate illicit financial transactions. As international experience demonstrates, legal professionals can play a significant role in structuring transactions that conceal the origin of illegal funds, especially in areas such as company formation, real estate transactions, and asset management.

In this context, Uzbekistan faces the challenge of balancing two competing objectives: strengthening financial integrity and preserving the fundamental principles of the legal profession.

While international standards increasingly encourage the inclusion of lawyers as gatekeepers, their direct application in the national legal system requires careful consideration of constitutional guarantees and professional ethics. The current regulatory approach in Uzbekistan reflects a cautious position, whereby elements of financial monitoring are introduced without fundamentally altering the traditional role of lawyers.

Therefore, the position of lawyers within the AML/CFT framework in Uzbekistan can be characterized as transitional. Legal professionals are partially integrated into preventive mechanisms but are not yet fully recognized as gatekeepers in the strict sense. This situation raises important questions regarding the future development of AML/CFT regulation and the potential expansion of lawyers' obligations, which will be further analyzed in the following sections.

Legal challenges of lawyers as AML/CFT gatekeepers in Uzbekistan

The potential inclusion of lawyers as AML/CFT gatekeepers in Uzbekistan raises a number of complex legal and institutional challenges. While the national legal framework incorporates certain elements of financial monitoring applicable to legal professionals, it does not fully integrate lawyers into the gatekeeper model as developed under international standards.

⁹ O'zbekiston Respublikasi Adliya vazirligi va O'zbekiston Respublikasi Bosh prokuraturasi huzuridagi departamentning "Notarial idoralar va advokatlik tuzilmalarida jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga qarshi kurashish bo'yicha ichki nazorat qoidalarini tasdiqlash to'g'risida"gi Qarori, 29.10.2009-yil // <https://lex.uz/uz/docs/-1528787>

This partial regulation creates significant tensions between the objectives of financial crime prevention and the fundamental principles governing the legal profession.

1. Conflict between AML/CFT obligations and attorney–client privilege

One of the most significant legal challenges concerns the compatibility of AML/CFT obligations with attorney–client privilege. The principle of professional secrecy is a cornerstone of the legal profession and is closely linked to the right to defense and the proper administration of justice. As Mitsilegas and Vavoula argue, extending reporting obligations to lawyers risks undermining fundamental rights, particularly the right to a fair trial and the protection of private communications.¹⁰

Similarly, Dorey emphasizes that mandatory suspicious transaction reporting may erode the trust between lawyers and their clients, discouraging individuals from seeking legal advice or disclosing relevant information.¹¹ This concern is particularly relevant in jurisdictions such as Uzbekistan, where confidentiality is strongly protected and considered essential for ensuring effective legal representation.

Under Uzbek legislation, the obligation to preserve attorney secrecy limits the possibility of imposing full gatekeeping responsibilities on lawyers. The absence of a clear legal framework regulating the interaction between confidentiality and reporting duties creates uncertainty and may discourage both compliance and enforcement. As a result, any attempt to expand AML/CFT obligations to lawyers must carefully balance the need for financial transparency with the protection of fundamental legal rights.

2. Absence of clear reporting obligations for lawyers

Another key challenge is the lack of explicit obligations for lawyers to report suspicious transactions. While financial institutions are required to submit suspicious activity reports, similar duties are not clearly imposed on legal professionals in Uzbekistan. This regulatory gap distinguishes lawyers from other AML/CFT subjects and limits their role in the detection of illicit financial activities.

The Resolution of the Cabinet of Ministers of the Republic of Uzbekistan No. 402 of 29 June 2021 establishes general implementation mechanisms for AML/CFT legislation, including internal control systems and monitoring procedures.¹² However, this framework does not clearly define lawyers as reporting entities, nor does it impose mandatory suspicious transaction reporting obligations on them. Consequently, lawyers remain only partially integrated into the AML/CFT system. From a regulatory perspective, this situation creates a structural weakness in the prevention of financial crime.

¹⁰ Mitsilegas, V., Vavoula, N. ‘The Evolving EU Anti-Money Laundering Regime’ // Maastricht Journal of European and Comparative Law. – 2016.

¹¹ Dorey, A. ‘Suspicious Activity Reporting by Lawyers’ // Journal of Money Laundering Control. – 2014.

¹² O‘zbekiston Respublikasi Vazirlar Mahkamasining “Jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish to‘g‘risida”gi Qonunni amalga oshirishga doir qo‘shimcha chora-tadbirlar haqida”gi Qarori, 29.06.2021-yil, 402-son <https://lex.uz/ru/docs/-5482456>

As Kraakman explains, the effectiveness of the gatekeeper model depends on the ability of intermediaries to monitor and report suspicious behavior.¹³ Without reporting obligations, the preventive function of gatekeepers is significantly reduced, particularly in areas where legal services play a central role in financial transactions.

3. Institutional resistance and professional independence

The introduction of gatekeeping obligations for lawyers is also likely to face institutional resistance. As Tilahun demonstrates, legal professionals often resist AML/CFT regulations not only on legal grounds but also due to concerns related to professional identity, public image, and self-governance.¹⁴ Lawyers traditionally perceive themselves as independent actors serving the interests of justice, rather than as agents of state enforcement.

In the context of Uzbekistan, where the legal profession is undergoing continuous reform and strengthening its institutional independence, the imposition of gatekeeping obligations may be perceived as an encroachment on professional autonomy. This is particularly relevant in light of the historical role of lawyers as defenders of individual rights against state authority. Therefore, excessive regulatory pressure may lead to resistance, minimal compliance, or formal adherence without substantive implementation.

4. Lack of detailed guidance and compliance mechanisms

A further challenge relates to the absence of detailed guidance on how lawyers should implement AML/CFT obligations. Unlike financial institutions, which operate under comprehensive compliance frameworks, legal professionals in Uzbekistan lack clear procedural rules for risk assessment, client due diligence, and internal monitoring.

International experience shows that the effectiveness of AML/CFT measures depends not only on formal legal obligations but also on practical guidance and institutional support. As Gadinis and Mangels note, gatekeepers require clear regulatory expectations and cooperation with state authorities in order to perform their functions effectively.¹⁵ Without such guidance, legal professionals may be reluctant to engage in proactive risk assessment or may apply inconsistent standards in practice.

In Uzbekistan, the existing regulatory framework provides only general requirements for internal control without addressing the specificities of legal practice. This gap may result in uneven implementation and reduce the overall effectiveness of AML/CFT measures.

5. Risk of over-regulation and impact on access to justice

Finally, the expansion of AML/CFT obligations to lawyers may create the risk of over-regulation and negatively affect access to justice. Coffee argues that imposing excessive liability on gatekeepers may lead to defensive practices, increased costs, and the exclusion of legitimate clients from legal services.¹⁶ In the context of legal practice, strict compliance requirements may discourage lawyers from accepting certain clients or engaging in complex transactions, thereby limiting access to legal assistance.

¹³ Kraakman, R. H. 'Gatekeepers: The Anatomy of a Third-Party Enforcement Strategy' // *Journal of Law, Economics, and Organization*. – 1986.

¹⁴ Tilahun, N. 'Legal Professionals as Dirty Money Gatekeepers' // Routledge, 2020.

¹⁵ Gadinis, S., Mangels, C. 'Collaborative Gatekeepers' // *Washington and Lee Law Review*. – 2016.

¹⁶ Coffee Jr., J. C. 'Gatekeeper Failure and Reform' // *Boston University Law Review*. – 2004.

This risk is particularly relevant in developing legal systems, where access to qualified legal services is already limited. Over-regulation may create barriers for individuals and businesses seeking legal advice, ultimately undermining the broader goals of justice and legal certainty.

These challenges demonstrate that the introduction of lawyers as AML/CFT gatekeepers in Uzbekistan requires a careful and balanced approach. While strengthening financial monitoring is essential for combating illicit financial flows, regulatory reforms must also preserve the core principles of the legal profession. Failure to achieve this balance may result in ineffective implementation, institutional resistance, or unintended negative consequences for the legal system.

Future prospects and recommendations for Uzbekistan

The analysis of the current AML/CFT framework in Uzbekistan demonstrates that while certain elements of financial monitoring have been introduced for legal professionals, lawyers are not yet fully integrated into the gatekeeper model. This situation creates both challenges and opportunities for the future development of AML/CFT regulation. In order to enhance the effectiveness of financial crime prevention while preserving the fundamental principles of the legal profession, a balanced and context-sensitive approach is required.

1. Development of a differentiated regulatory approach

One of the key directions for future reform is the development of a differentiated approach to the regulation of lawyers within the AML/CFT framework. As Tilahun argues, regulatory initiatives must take into account the institutional characteristics of professional groups, including their role, values, and internal governance structures.¹⁷ Applying identical obligations to lawyers and financial institutions may lead to resistance or ineffective implementation.

In this regard, Uzbekistan should avoid a uniform extension of AML/CFT obligations to all legal activities. Instead, a functional approach may be adopted, whereby specific obligations are imposed only in high-risk contexts, such as participation in financial transactions, company formation, or management of client funds. Such an approach would allow for the inclusion of lawyers as gatekeepers without undermining their core professional functions.

2. Clarification of the scope of reporting obligations

Another important area of reform concerns the clarification of reporting obligations for lawyers. The current legal framework does not clearly define whether and to what extent legal professionals should report suspicious transactions. This lack of clarity creates legal uncertainty and may hinder the effective implementation of AML/CFT measures.

International practice suggests that reporting obligations for lawyers should be carefully limited and clearly regulated. Mitsilegas and Vavoula emphasize that such obligations should not apply to information obtained in the course of legal advice or representation in judicial proceedings.¹⁸ Therefore, Uzbekistan may consider introducing narrowly tailored reporting requirements that apply only to non-litigation activities, while explicitly safeguarding attorney–client privilege.

3. Strengthening internal compliance mechanisms within the legal profession

¹⁷ Tilahun, N. 'Legal Professionals as Dirty Money Gatekeepers' // Routledge, 2020.

¹⁸ Mitsilegas, V., Vavoula, N. 'The Evolving EU Anti-Money Laundering Regime' // Maastricht Journal of European and Comparative Law. – 2016

Rather than relying solely on state regulation, greater emphasis may be placed on self-regulation within the legal profession. As demonstrated in comparative studies, bar associations can play an important role in developing ethical standards and practical guidelines for AML/CFT compliance. Tilahun notes that legal professional associations often prefer self-regulatory approaches as a way to preserve institutional autonomy while addressing regulatory expectations.

In Uzbekistan, professional organizations and regulatory bodies may develop internal guidelines for lawyers, including procedures for client due diligence, risk assessment, and identification of suspicious activities.

Such measures would enhance awareness and compliance without imposing rigid statutory obligations that may conflict with professional principles.

4. Providing detailed guidance and institutional support

Effective implementation of AML/CFT obligations requires not only legal norms but also practical guidance. As Gadinis and Mangels argue, gatekeepers need clear regulatory expectations and institutional cooperation in order to perform their functions effectively.¹⁹ Without such support, compliance may remain formal or inconsistent.

In this context, Uzbek authorities may consider issuing detailed guidelines specifically tailored to legal professionals, explaining how AML/CFT requirements should be applied in practice. Training programs and awareness initiatives may also help lawyers understand the risks of financial crime and their potential role in its prevention.

5. Ensuring proportionality and protection of access to justice

Finally, any expansion of AML/CFT obligations must be guided by the principle of proportionality. Coffee emphasizes that excessive liability for gatekeepers may lead to defensive practices, increased costs, and reduced access to services.²⁰ In the context of legal services, overly strict regulation may discourage lawyers from taking on certain clients or cases, thereby limiting access to justice.

Therefore, regulatory reforms in Uzbekistan should aim to strike a balance between financial transparency and the protection of fundamental rights. The introduction of gatekeeping obligations should not compromise the independence of lawyers or the accessibility of legal assistance, particularly for vulnerable groups.

In sum, the future development of AML/CFT regulation in Uzbekistan requires a nuanced and balanced approach that takes into account both international standards and the specific institutional context of the legal profession. By adopting differentiated obligations, clarifying legal requirements, and strengthening professional self-regulation, Uzbekistan can enhance the effectiveness of financial monitoring while preserving the essential role of lawyers in the justice system.

CONCLUSION

The study has demonstrated that while Uzbekistan has developed a comprehensive AML/CFT framework in line with international standards, the role of lawyers within this system remains limited and not fully aligned with the gatekeeper model.

¹⁹ Gadinis, S., Mangels, C. 'Collaborative Gatekeepers' // Washington and Lee Law Review. – 2016.

²⁰ Coffee Jr., J. C. 'Gatekeeper Failure and Reform' // Boston University Law Review. – 2004.

Legal professionals are only partially integrated into financial monitoring mechanisms, primarily due to the strong protection of attorney–client privilege and the traditional understanding of lawyers as independent actors within the justice system.

The analysis has shown that expanding AML/CFT obligations to lawyers presents significant legal challenges, particularly in balancing financial transparency with professional confidentiality and independence.

At the same time, the absence of clear reporting obligations and detailed guidance creates regulatory gaps that may reduce the effectiveness of preventive measures. In this context, the future development of AML/CFT regulation in Uzbekistan requires a balanced approach that respects the fundamental principles of the legal profession while enhancing the role of lawyers in preventing financial crime.

A differentiated regulatory model, combined with strengthened self-regulation and clearer legal frameworks, may provide an effective solution for integrating lawyers into the AML/CFT system without undermining their essential role in ensuring justice.

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