

By the Judgement of 30 June 2021 No. 31-II the Constitutional Court of the Russian Federation assessed constitutionality of Article 7, item 1, sub-item 1, paragraph two of the Federal Law “On countering legalisation (laundering) of the proceeds of crime and financing terrorism”.

This provision was subject to consideration insofar as it served as basis to decide on the issue of conclusion of a contract to open an operating account and issue a debit bank card in the event a citizen does not present information on his or her registration at place of residence or stay in the Russian Federation.

The challenged provision was recognised as not contravening the Constitution of the Russian Federation since in the current system of legal regulation it does not exclude opening operation account and issuing debit bank card to a citizen whose place of residence or stay within the Russian Federation is confirmed not by registration but by other method. In the event of dispute between a citizen and a bank a court shall decide whether such method is sufficient, and whether the reasons for lack of registration are justified and objective.

The Constitutional Court of the Russian Federation taking into account the circumstances of the case to which the applicant was a party specially held that this case shall not be subject to review. At that, the applicant is not deprived of the possibility to apply anew for opening an operating account and issuing a debit bank card guiding his actions on the basis of legal positions presented in the present Judgement.