

University of Groningen

Privacy and Identity Issues in Financial Transactions

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Document Version

Publisher's PDF, also known as Version of record

Publication date:

2018

[Link to publication in University of Groningen/UMCG research database](#)

Citation for published version (APA):

Kaiser, C. (2018). *Privacy and Identity Issues in Financial Transactions: The proportionality of the European anti-money laundering legislation*. University of Groningen.

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Stellingen:

1. The increasing use of electronic financial transfers is creating databases which allow detailed insights into the most intimate aspects of a user's private life. These databases must be guarded by stricter safeguards than are at this point applied to them.
2. The Anti-money laundering Directive will be invalidated by the CJEU if it is ever formally challenged.
3. The CJEU's landmark decision in the data retention cases will lead to the review of a number of further cases, where the same principles are applied.
4. Contrary to popular belief, virtual currencies are in fact not ideal tools for money laundering and terrorist financing.
5. The provisions of the Anti-money laundering Directive will not have the desired effect on Informal value transfer providers.
6. A free and democratic society can only absorb a certain amount of surveillance before it loses both the attributes 'free' and 'democratic'.
7. The privacy of individuals can only sustainably be protected if all intrusions into the private lives of individuals are evaluated cumulatively.
8. The essence of privacy is a core of human dignity.