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laundering and counter terrorism financing AML CTF regimes While designed to safeguard societies and economies measures from these regimes can erode privacy stifle legitimate activity and exacerbate inequalities Through analysis and real case studies this book scrutinises the ethical and legal dilemmas arising from expanded surveillance showing how the pursuit of security can undermine civil liberties and invite abuse It assesses the impact of regulatory frameworks on non profit organisations vulnerable populations and businesses drawing attention to the unintended consequences of well intentioned policies It also examines the expanding role of technology in surveillance raising critical questions about the future of privacy in an increasingly interconnected world The book highlights the intersection of financial crime and environmental exploitation demonstrating the far reaching effects of illicit activity Through a global lens it evaluates regulatory approaches including unexplained wealth orders risk based assessments and emerging tools like Central Bank Digital Currencies It exposes gaps in current frameworks questioning whether they adequately address evolving threats of terrorist financing and complex financial crimes By engaging with these challenges the book calls for a more nuanced approach to financial crime control one that protects society without undermining its core values Essential reading for legal professionals policymakers academics law enforcement agencies financial institutions and anyone concerned with the global fight against financial crime this book provides critical insights into its ethical and legal dimensions It encourages reflection on unintended consequences and advocates for a fair responsible and balanced approach to safeguarding financial integrity Chapter Surveilling the Citizen Constitutional Tensions within the Canadian AML Regime is available open access under a Creative Commons Attribution 4 0 International License via link.springer.com **Personal Finance?** KAPOOR,2025-03-14

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