



# KPMG AEOI Updates & Tracking Service CARF Alert



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|----------|-----------------|-------------|--------------|
| Date:    | 16 October 2025 | Alert Type: | Announcement |
| Country: | Finland         | Regime:     | CARF         |

## Finland: Introduces New Reporting Obligations for Crypto Asset Service Providers

On 25 September 2025, the Tax Administration of Finland published a newsletter announcing upcoming reporting obligations for Crypto-Asset Service Providers (CASPs). These new rules are based on the OECD's Crypto-Asset Reporting Framework (CARF) and the EU's DAC8 directive. Once the government proposal (found [here](#)) is passed by Parliament—expected by 31 December 2025—these obligations will be incorporated into Finland's domestic legislation, taking effect from 1 January 2026.

Key points of the proposed obligations for CASPs include:

- Starting in 2026, CASPs will be required to collect detailed information on both Finnish and non-Finnish crypto-asset users. This includes:
  - their Tax Identification Number (TIN) and country of residence; and
  - transaction details related to the purchase, sale, and transfer of crypto-assets.

The first annual reports, which will summarize the total transaction amounts for each crypto asset, are expected to be submitted in January 2027.

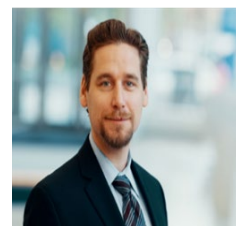
- In addition to aligning with the EU's DAC8 directive and OECD's CARF, the government's proposal introduces broader reporting obligations. CASPs must report sufficient information to enable the Tax Administration to calculate capital gains and losses on crypto-assets held by Finnish residents and estates.

Furthermore, the amendment also affects financial account reporting under the Common Reporting Standard (CRS).

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Reference: [Newsletter](#)

For information on KPMG's global AEOI network professionals, please email [GO-FM AEOI Program Support](#).

For more information on KPMG AEOI Updates & Tracking Service, please see [here](#).

For additional summaries of the latest AEOI developments, please visit KPMG's TaxNewsFlash-FATCA/IGA/CRS Insights page, [here](#).

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