

Money Laundering Client Information Leaflet

MONEY LAUNDERING REGULATIONS 2017

O'Connor Bowden, as with all letting and estate agents, operate in accordance with the Money Laundering Regulations 2017. This means that we MUST obtain and hold identification and proof of address for all clients and customers, including; Landlords, Sellers, Tenants & Buyers.

Additionally, we are also required to establish whether there are any beneficial owners on whose behalf the transaction or activity is taking place. This means we need to you to disclose and identify anyone who would be a beneficial owner and where appropriate, the destination and source of funds are requested.

IMPORTANT: Without this information we will be unable to proceed with any work on your behalf.

IDENTITY DOCUMENTS

We have listed below, in LIST A & B, the selection of identity documents and Proof of Address documents acceptable for us to receive. O'Connor Bowden require one document from LIST A and one document from LIST B for every party involved in the transaction.

We require sight of;

1. Original Documents;

or

2. Copied Documents must be certified documents (by a solicitor).

LIST A – PHOTOGRAPHIC IDENTITY DOCUMENT

Current Signed Passport

Valid UK Driving License

European Economic Area Member State Identify Card (excludes; Denmark, Ireland, UK, Liechtenstein & Switzerland).

LIST B - PROOF OF ADDRESS

UK/EU/EEA Driving License

- We can only use a UK Driving License if it is not used as the Identity Document;
- The Driving License must be valid;
- A photographic Driving License can only be accepted;
- The Driving License can be Full or Provisional.

Bank, Building Society or Credit Union Statement

- Dated within the last 3-month;
- Must include an account number;
- Must show recent activity;
- Must NOT be general correspondence.

Credit Card Statement

- Dated within the last 3-month;
- Must include an account number;
- Must show recent activity;
- Must NOT be general correspondence.

UK, EU, EEA Mortgage Statement

- Dated within the last 3-month;
- Must include an account number;
- Must show recent activity;
- Must NOT be general correspondence.

Utility Bill

- Dated within the last 6-month;
- Must be from a Gas, Electricity or Water supplier;
- Must show an address;
- Must include a Customer Number or Account Number;
- Must NOT be general correspondence.

Telephone Bill

- Dated within the last 6-month;
- Must be from a Telecom operator;
- Must be for a Landline or Mobile Telephone Number
- Must NOT be for a pay-as-you go telephone;
- Must show an address;
- Must include a Customer Number or Account Number;
- Must NOT be general correspondence.

Council Tax Bill

- Dated within the last 12-month;
- Must be from a Local Authority;
- Must show an address;
- Must include a Customer Account Reference Number;
- Must NOT be general correspondence.

Tenancy Agreement

- Dated within the last 12-month;
- Must be the tenancy agreement;
- Must state the full name of the tenants;
- Must state the full property address;
- Must be issued by; Local Authority, Housing Association, Solicitor or reputable agent (not private landlord)

Benefits Entitlement Letter

- Dated within the last 12-month;
- Must be issued by DWP or Jobcentre Plus;
- Must confirm the Benefit Payable;
- Must state the type of Benefit; Pension, Disability, Single Parent; Housing.

HMRC Tax Notification

- Dated within the last 6-month;
- Must show an address;
- Must show a 'Tax Calculation';
- Must state National Insurance Number;
- Must NOT be general correspondence.

Home or Motor Insurance Certificate

- Dated within the last 12-month;
- Must state insured address or the registered address for a vehicle;
- Must state the Insurance Company and the Policy Number;
- Must NOT be general correspondence.

NHS Medical Card or an official from a GP confirming Registration

- Dated within the last 3-month;
- Must state full name and address;
- Must state individuals Date of Birth;
- Must state individuals NHS Number;
- Must NOT be general correspondence.

Official Confirmation of Electoral Register entry or official Poll Card

- Dated within the last 12-month;
- Must state full name;
- Must state full postal address;
- Must NOT be general correspondence.

PROBATE

If you are acting as a Representative of an Estate, we require the following information:

Grant of Probate (if a Will was left)

Or

Letter of Administration (Solicitor) (if no Will left)

and

Individual identity evidence from List A & B (for the Personal Representative, either executor or administrator).

UK Limited Company

If you are acting as a Representative of a **UK Limited Company** we will also require the following:

Certificate of Incorporation;

Articles of Association;

Memorandum of Association;

Latest Annual Return or Confirmation Statement, with details of current company officers;

Individual Identity from LIST A and Proof of Address from LIST B for all directors, individuals or entities with 25% or more of the shares or voting rights in the company.

NB: If directors, individuals or entities are offshore, please provide Nominee Director Declaration and a General Power of Attorney

NB: If the shares are owned by another company, repeat steps above for the holding company

Offshore / Overseas Company

If you are acting as a Representative of an **Offshore / Overseas Company** we will also require the following:

Certificate of Incorporation;

Articles of Association;

Memorandum of Association;

Latest Annual Return with details of current company officers;

Share Certificate(s) showing the Ultimate Beneficial Owner OR Certificate of Incumbency;

Nominee director declaration and/or general Power of Attorney (if applicable)

Individual Identity from LIST A and Proof of Address from LIST B for all directors, individuals or entities with 25% or more of the shares or voting rights in the company.

NB: If the shares are owned by another company, repeat steps above for the holding company

Trusts

If you are acting as a Representative of a Trust we require the following:

Trust deed

List of Trustees

List of Beneficiaries

Individual Identity evidence from List A & B for all individuals with a vest interest in 25% or more of the capital and/or those who exercise control over the Trust

Enquires

Should you have any questions or queries relating to the requirements under the Money Laundering Regulations 2017, we will do our best to answer your questions and to help you.

Please contact us by telephone: 0161 808 0010 or email: info@oconnorbowden.co.uk

For more information and your convenience, we have provided a website link to the Government Legislation document: <http://www.legislation.gov.uk/uksi/2017/692/made>