ANTI-MONEY LAUNDERING DOCUMENT REQUIREMENTS

To meet our anti-money laundering (AML) obligations, we must verify the identity of our clients and other relevant parties involved in a property transaction. Please provide one acceptable form of identity evidence and one proof of address from the lists below. Depending on the circumstances of the transaction, we may ask you for further information or documents to verify your identity and residential address.

List A - Identity Evidence

Current, valid signed passport
Current, valid UK photocard driving licence (full or provisional)
Electoral Office for Northern Ireland identity card
Firearms or Shotgun certificate
Valid national identity card issued by a recognised authority

Alternative Identity Evidence

If you are unable to provide any of the standard identity documents listed above, please contact us to discuss the alternatives available. We will first consider the usual options and record why these cannot be provided. Depending on your circumstances, we may consider alternative evidence, such as:

Old-style driving licence
Birth certificate
Benefit book or benefits notification letter
Construction Industry Scheme registration card (CIS4)
Other reliable evidence from an appropriate, independent source

We will assess alternative evidence on a case-by-case basis, taking into account its authenticity and reliability. We may ask you for further documents or information before we can complete our identity checks.

List B - Proof of Address

Documents must be genuine, legible and unaltered. We cannot accept screenshots of online accounts or documents.

UK Drivers Licence (if not being used as ID) Must be in date. Full licence only.
Bank, Building Society or Credit Union Statement Dated within the last 3 months. Must include account number and show recent activity. This includes mortgage statements.
Original Annual Mortgage statement From a recognised lender, issued for the last full year. Must show account number.
Utility Bill Dated within the last 3 months. (Gas, electricity, satellite TV, landline phone bill, water). Must show the address for service and/or account number. This does not include store card bills. No general correspondence.
Council Tax Bill Dated within the current council tax year. Must show address for service and/or account number. No general correspondence.
Benefit book or original notification letter from Benefits Agency Dated within the last 12 months. Must confirm benefit payable at time of issue. e.g. Pension, disability, single parent, housing etc.
HMRC Tax Notification, including self-assessment or Tax demand Dated within the current financial year. It must state national insurance number and tax calculation. This does not include a P60 or P45.
UK solicitors letter confirming house purchase/land registration (but not if used as proof of ID) Dated within the last 3 months. It must state full name of new proprietor and full property address.
Official confirmation of Electoral Register entry or NHS Medical Card or Letter of confirmation from GP's Practice of registration with the surgery Dated within the last 12 months. It must state full name and full address.

Documents we cannot accept, but are not limited to:

Mobile Phone Bills
Credit Card Statements

Power of Attorney

Where an individual is acting on behalf of a property owner under a Power of Attorney, we will require the following, as applicable:

A complete copy of the relevant Power of Attorney, together with appropriate evidence of its validity and registration where registration is required
Confirmation that the Power of Attorney grants the attorney authority to act in relation to the property transaction
Identity evidence for the property owner (the donor), as required to establish and verify the individual

Identity and proof of address evidence for the attorney acting on the owner's behalf
Evidence of the attorney's authority to act, including any relevant restrictions or conditions contained in the Power of Attorney

If the seller resides in a care home, we may request a letter on headed paper or an email from an appropriate professional address confirming relevant circumstances. Where concerns arise about the seller's capacity or the attorney's authority, further evidence may be required.

Deceased Proprietors

Where a registered proprietor has died, we will establish the current registered ownership of the property and determine who is authorised to act in connection with the proposed sale.

We may require:

An official copy of the property's Land Registry title register.
A death certificate or other appropriate evidence confirming the death.
Further information from the conveyancing solicitor to establish the ownership position and the authority required to sell.

If the proprietors owned the property as **Joint Tenants**, the surviving proprietor(s) assume full ownership; we need to confirm that the proprietor is deceased, by the provision of a death certificate

If the proprietors owned the property as **Tenants in Common**, the deceased's share may not have passed to the surviving proprietor(s). In this instance we will need to follow the Probate section of this policy (tenants in common is identified by the following text on the Land Registry title deeds: ***"No disposition by a sole proprietor of the registered estate (except a trust corporation) under which capital money arises is to be registered unless authorised by an order of the court"***

Probate

Where a property is being sold by the personal representatives of a deceased person's estate, we will require the following, as applicable:

Evidence of the deceased's identity and death, where relevant to the transaction and available.
A copy of the will, where relevant to establishing the appointment of executors or understanding the estate's arrangements.
The appropriate grant of representation, where required, such as grant of probate, letters of administration, letters of administration with Will annexed
Full names and contact details of the executors or administrators acting in the transaction.
Identity evidence for the relevant personal representatives.
Evidence that the personal representatives are authorised to act on behalf of the estate, where this is not sufficiently established by the available documentation.

Limited company

Where a property is being purchased or sold by a UK limited company, we will need to identify and verify the company, the individuals acting on its behalf and its beneficial owners.

The information and documents required will depend on the company's circumstances, ownership structure and the results of our risk assessment. We may request further evidence where necessary to complete our customer due diligence checks. Where applicable, we may also request confirmation of Companies House identity verification, including the relevant Companies House personal code, to assist with our checks.

Company documentation and verification

Please provide the following:

Certificate of incorporation or other reliable evidence of company registration
Company registration number and full registered company name
Registered office address and principal place of business, if different.
Current company officers and directors, including their full names.
Articles of association or other relevant governing documents, as necessary to verify the company's constitution
Current ownership and control information, including the shareholders, persons with significant control (PSCs), and ultimate beneficial owners.
Company structure information**,** including details of any parent companies, intermediate entities or other arrangements through which ownership or control is exercised.
Full names of the company's directors or equivalent management body and the senior persons responsible for its operations, including any relevant company officers.

We may obtain information directly from Companies House or other reliable, independent sources. Additional documentation may be requested where the information available is insufficient or further verification is required.

Beneficial owners and relevant individuals

Please provide the information and identity evidence requested for:

Individuals who ultimately own or control more than 25% of the company's shares or voting rights, directly or indirectly, together with any individuals exercising significant influence or control by other means.
Ownership and control structure, including intermediate companies and other legal arrangements.
Individuals exercising control through voting rights, other arrangements or means of control, where applicable.
The individual/s representing the company in the transaction.
Any other individuals whose identity must be verified following our risk assessment.

For each relevant individual, we will need their:

Full name
Date of birth
Residential address

We will also need suitable evidence to verify their identity and the relevant personal details. This may include a valid passport, photocard driving licence or other suitable identity document, together with additional address evidence where necessary. Alternatively, an appropriate electronic identity verification service may be used.

The evidence required will depend on the verification method used and the circumstances of the transaction.

Please note: The documents required may differ between individuals. We will confirm the evidence needed to complete our checks.

Authority to act

Where an individual is acting on behalf of the company, we will verify their identity and obtain evidence that they are authorised to act on the company's behalf. This may include company records, written confirmation from the company, a board resolution or relevant legal documentation, as appropriate.

Purpose and intended nature of the transaction

To help us understand the transaction and complete our customer due diligence checks, please provide the following information where requested:

The company's purpose in purchasing or selling the property.
The intended use of the property, for example investment, occupation, development or another purpose.
Confirmation of whether the company is acting on its own behalf or on behalf of another person or entity.
Any additional information reasonably required to understand the transaction and assess the associated AML risks.

We may request further information about the source of funds and, where appropriate, the source of wealth, depending on the circumstances of the transaction and our risk assessment.

Overseas companies and complex ownership structures

Where a company involved in the transaction is incorporated outside the UK, or its ownership or control structure involves overseas entities, trusts, nominees or other complex arrangements, additional documentation may be required, including:

An official extract from the relevant overseas company register or equivalent evidence of registration.
Relevant constitutional or governing documents.
Evidence of registered office and current directors or equivalent officers.
Shareholder or ownership records sufficient to establish the ownership and control structure.
Further evidence to identify and verify ultimate beneficial owners.
Evidence of authority to act, including a power of attorney where applicable.

Additional information may be requested to resolve discrepancies, establish the purpose and intended nature of the transaction, or address risks identified during our checks.

Please note: We may request further information or documentation where required to complete our customer due diligence checks.

Trust

Where a property transaction involves a trust, we may require the following information and documentation, as applicable:

Trust deed, including details of the trustees, their powers and the terms of the trust.
List of trustees. Where applicable, details of any person entitled to appoint or remove trustees.
Details of the settlor/s.
List of beneficiaries, or details of the class of beneficiaries where individual beneficiaries have not yet been determined.
Details of any other individuals exercising effective control over the trust, including any protector where applicable.
Individual identity and proof-of-address evidence (see list A and List B for acceptable evidence), in accordance with our AML verification procedures, for the relevant beneficial owners and other individuals who must be identified and verified under the applicable AML requirements.
Where a solicitor is acting, written confirmation from the solicitor identifying the trustees and confirming who has authority to buy or sell the property. This does not replace our obligation to identify and verify the relevant parties.

Establishing Property/Land Ownership

When dealing with the sale or purchase of land/property we require evidence to establish the registered legal owners and, where applicable, the beneficial owners of the property:

Land Registry Title Register, or
Written confirmation from solicitor who has checked title and established the relevant beneficial owners
TR1 signed by all parties where a transfer application is pending
Title Deeds and other supporting ownership documents, where applicable

Where the registered legal owners differ from the beneficial owners, or where the beneficial ownership or control of the property is unclear, additional information or confirmation from the conveyancing solicitor must be obtained to establish the relevant beneficial owners and the authority to sell or transfer the property