



Anti-Money Laundering Procedure

As part of the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017, we, Hills Property Consultants (your agents), have to obtain and hold identification and proof of address for all customers. The transactions that we regularly deal with are deemed as high risk for money laundering and so we take our anti-money laundering process very seriously.

As your agent, we are required to establish whether there are any beneficial owners on whose behalf the transaction or activity is taking place. We're also required to obtain evidence of the source and/ or destination of funds, and will request evidence of this where necessary.

Please see below a full list of acceptable identity documents.

Please note: we will require sight of all original or certified identity documents. If you are providing certified copies, these should be certified by a bank, financial institution, solicitor or a person from a regulated industry or who is in a position of trust, such as an accountant or a medical professional. For documents certified outside of the UK, the ID must be certified by someone who can be verified themselves online e.g. a solicitor.

In all instances, the certification must contain a statement confirming that '*the document has been certified to be a true copy of the original and that the image is a true likeness of the person to whom it belongs*'. The certifier must use an official stamp indicating their professional status and provide their address and telephone number. Finally, the certifier must print their name and sign and date each document.

Please feel free to contact our office for all enquiries and questions about this procedure. We will be more than happy to assist you in any way we can.

Individual identity documents:

We require **one** document from **List A** and **one** document from **List B**.

List A - Identity Document

- Current, valid signed passport
- Valid UK or EEA (European Economic Area) driving licence
- National Identity Card
- UK Border Agency Identity Card
- Firearms certificate or Shotgun certificate
- Identity card issued by the Electoral Office for Northern Ireland
- EEA member state identity card
- HMRC Registration Card CI24 for those who are employed in the Construction industry

List B – Proof of address

- UK/EU/EEA Drivers Licence (if not being used as ID)
Must be in date. Full or provisional.
- Valid old style *full* driving license. Must be in date
- National Identity Card (if not being used as ID). Must be in date.
- 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.
- Credit Card Statement
Dated within the last 3 months. Must include account number and show recent activity. No general correspondence. We will not accept screenshots.
- UK, EU, EEA Mortgage statement
Dated within the last 12 months. Must show account number.
- Utility Bill
Dated within the last 6 months. (Gas, electricity, water). Must show the address for service and/or account number. This does not include store card bills. No general correspondence. We will not accept screenshots.
- Telephone Bill
Dated within the last 6 months. Must show address for service and/or account number. This does not include mobile phone bills. No general correspondence. We will not accept screenshots.
- Council Tax Bill
Dated within the last 12 months. Must show address for service and/or account number. No general correspondence. We will not accept screenshots.
- Universal Credit/ Benefits Entitlement Letter
Dated within the last 12 months. Issued by DWP or Jobcentre plus. Must confirm benefit payable at time of issue. e.g. Pension, disability, single parent, housing etc. We will not accept screenshots.
- HMRC Tax Notification
Dated within the last 6 months. It must state national insurance number and tax calculation.
This does not include a P60 or P45. We will not accept screenshots.
- UK solicitors letter confirming house purchase/land registration
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 official poll card
Dated within the last 12 months. It must state full name and full address.
- Instrument of a court appointment (liquidator or grant of probate)

Power of Attorney

If acting under a Power of Attorney, we will require the following:

Full Power of Attorney document, validated by the Office of the Public Guardian

- Individual identity evidence from List A and B for both the donor(s) and attorney(s). If the donor is in a care home, we will require a headed letter, or email from a professional address to confirm.

Deceased Proprietors

If the deceased proprietor is not the only beneficial owner, we are required to establish how the property was owned and by whom. This will be recorded on the land registry title deeds, and can be confirmed by a solicitor.

- 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

If you are acting as a Representative of an Estate we will require the following documents:

- Death Certificate
- Will
- Confirmation of executors from the probate solicitors (if applicable)
- Grant of probate (if a will was left) OR Letters of administration (if no will left)
- Individual identity evidence from List A & B for the Personal Representative(s), either executor or administrator

Limited company

If you are acting as a Representative of a **UK 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
- If offshore, nominee director declaration and a general power of attorney
- Individual identity evidence from List A and B for all individuals or entities with 25% or more of the shares or voting rights in the company

Trust

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

- Trust deed (including a list of trustees and their powers)
- 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, or

- Confirmation from a solicitor stating the list of trustees that have the power to buy/ sell property
- 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

Beneficial Ownership of Land/Property

When dealing with the sale/purchase or rental of land/property we require:

- Land Registry (Register), or
- Confirmation from solicitor that they have checked title and can confirm the beneficial owners, or
- TR1 signed by all parties for a pending application of transfer
- Title Deeds

If you are acting as a Representative of an **Offshore 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
- If the shares are owned by another company, repeat steps above for the holding company
- Nominee director declaration and/or general Power of Attorney (if applicable)
- Individual identity evidence from List A and B for all individuals or entities with 25% or more of the shares or voting rights in the company