

ANTI-MONEY LAUNDERING

As with all Estate Agents, Lilygirl is regulated by HMRC and subject to the Money Laundering Regulations 2017 and Criminal Finances 2017. This means that we must obtain and hold identification and proof of address for all customers, sellers, purchasers, and beneficial owners on whose behalf the transaction or activity is taking place.

Where appropriate, the source or destination of funds may also be requested. Without this information we will be unable to proceed with any work on your behalf.

Below is a list of acceptable identity documents. We require sight of all original or certified documents. Subject to your individual circumstances.

INDIVIDUAL IDENTITY DOCUMENTS

Lilygirl requires one document from **List A** (Proof of Identity) and one document from **List B** (Proof of Address).

LIST A - IDENTITY DOCUMENT

- Current signed passport
- Valid UK driving licence
- EEA member state identity card

LIST B - PROOF OF ADDRESS

UK/EU/EEA Drivers Licence (if UK Drivers Licence not used as ID)

Must be valid, not expired. Photo only. Full or provisional.

Bank, Building Society or Credit Union Statement

Dated with 3 months. Must include account number and show recent activity.

UK, EU, EEA Mortgage statement

Dated within 12 months. Must show account number.

Utility Bill

Dated within 3 months E.g. Gas, electricity, water. Must show address for service and/or account number.

Telephone Bill

Dated within 3 months Landline Must show address.

Council Tax

Dated within the current financial year. Must show address.

Tenancy Agreement

Dated with 12 months. Must state full name and full property address. Issued by local council, housing association, solicitor or reputable letting agent.



Benefits Entitlement Letter

Dated within 12 months. Issued by DWP or Jobcentre plus. Must confirm benefit payable at time of issue. E.g. Pension, disability, single parent, housing etc.

HMRC Tax Notification

Dated with 3 months. Must state national insurance number and tax calculation.

Home or Motor Insurance Certificate

Dated within 12 months. Must state insured address or registered address for vehicle and policy number.

UK solicitors letter confirming house purchase/land registration

Dated with 3 months. Must state full name of new proprietor and full property address.

NHS Medical Card or letter from GP confirming registration

Dated within 3 months. Must state individual's date of birth and NHS number.

Official confirmation of Electoral Register entry or official poll card

Dated within 12 months. Must state full name and full address.

Police Registration Certificate

Dated within 12 months. Must state the full residential address of the individual.

No general correspondence for any of the above.

Executor/Probate/Power of Attorney (POA)

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

- Copy of a will
- Confirmation Letter (Scotland) Grant of Probate (England)
- Power of Attorney (Office of Public Guardian Scotland)
- Individual identity evidence from List A & B for the Personal Representative, executor, administrator or POA

LIMITED COMPANY

If you are acting as a Representative of a UK Company, we 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



If you are acting as a Representative of an Offshore Company, we 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

TRUST

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

To find out more about estate agents and our AML requirements go to:

<https://www.gov.uk/government/publications/money-laundering-regulations-2007-supervision-of-estate-agency-businesses/estate-agency-guidance-for-money-laundering-supervision>

<https://www.nationalcrimeagency.gov.uk/component/tags/tag/money-laundering>