



## Anti-Money Laundering documents

### Proving your identity and ownership of a property

As with all Estate Agents, Caplen Estates is required to comply with the Money Laundering Regulations 2017. This means that we must obtain and hold identification and proof of address for all clients. Additionally, we are also required to establish whether there are any beneficial owners on whose behalf the transaction or activity is taking place, hence, we would require you to identify anyone who you would consider to be a beneficial owner. 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, Caplen Estates may request further supporting documentation.

Caplen Estates requires one document from List A and one document from List B.

#### List A - Proof of Identity

- 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 and not expired. Photo licence only. Full or provisional.
- Bank, building society or credit card statement, dated within 3 months. Must show full name, address, account number and recent activity. General correspondence is not acceptable.
- UK, EU, EEA Mortgage statement, dated within 12 months. Must show full name, address and account number. General correspondence is not acceptable.
- Utility Bill, dated within the last 6 months - e.g. gas, electricity, water. Must show full name, address and account number for service provided. General correspondence is not acceptable.
- Telephone bill, dated within 6 months - e.g. landline or mobile pay monthly (excluding pay as you go). Must show full name, address and account number for service provided. General correspondence is not acceptable.
- Council Tax bill, dated within 12 months. Must show full name address and account number for service provided. General correspondence is not acceptable.
- Tenancy Agreement, dated with 12 months. Must state full name and full property address. Must be 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 show full name, address and benefit payable at time of issue, e.g. Pension, disability, single parent, housing etc.
- HMRC Tax Notification, dated with 6 months. Must show full name, address, national insurance number and tax calculation. General correspondence is not acceptable.
- Home or Motor Insurance Certificate, dated within 12 months. Must show full insured name and address or registered address for vehicle and policy number. General correspondence is not acceptable.



- UK solicitors letter confirming house purchase/land registration, dated with 3 months. Must show full name of new proprietor and full property address.
- NHS Medical Card or letter from GP confirming registration, dated within 3 months. Must show full name, address, date of birth and NHS number. General correspondence is not acceptable.
- Official confirmation of Electoral Register entry or official poll card, dated within 12 months. Must show full name and full address. General correspondence is not acceptable.
- Police Registration Certificate, dated within 12 months. Must show full name and address of the individual.

### **Probate**

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

- Grant of Probate (if a will was left)
- Letter of administration (if no will left)
- Individual identity evidence from List A & B for the Personal Representative, either executor or administrator

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

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

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 vested interest in 25% or more of the capital and/or those who exercise control over the Trust