

The Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017. Proving property, asset and investment ownership information and identity.

Lloyd Vine Limited is subject to the **Money Laundering Regulations 2017**. This means that we have to obtain and hold identification and proof of address for all customers. 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 request 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, Lloyd Vine may liaise with you for further/other documentation.

Individual identity documents

We will require one document from **List A** and one recent document from **List B** *which must be dated within the past 3 months*.

LIST A - IDENTITY DOCUMENT

- Photo ID such as a Passport or driving. If neither is available please contact us.

LIST B - PROOF OF ADDRESS

- Utility bill
- Mortgage statement
- Bank / building society statement showing your full name and address
- Valid UK driving licence (if not used for List A as ID)
- State pension benefits book
- Home or motor insurance certificate. Must include schedule showing your name and address
- Current local authority tax bill / tenancy agreement
- Solicitor's letter confirming house purchased/ land registration
- NHS Medical card

LIST C - PROPERTY INFORMATION

- EPC certificate
- Land Registry Certificate (You can get it from <https://eservices.landregistry.gov.uk>)
- Home report (Applicable to Scotland only)
- For Scotland: If you don't have your Land Registry Certificate, you need to obtain it from your solicitor. Once you get the certificate, please email us to info@lloydvine.co.uk

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

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

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

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

In line with The Money Laundering Regulations 2017, as a regulated profession, we are duty bound to carry out due diligence on all our clients to confirm their identity. Rather than traditional methods in which you would have to produce multiple utility bills and a photographic ID we may use an electronic verification system or a mixture of these methods. Electronic verification allows us to identify you from basic details using electronic data, however it is not a formal credit check and so it should not affect your credit history. By signing our client agreement you are confirming you understand that we will undertake such searches with various credit agencies for the purposes of verifying your identity. The check will endeavour to match details you supply against any particulars on any database (public or otherwise). Your details may be used by credit agencies in future to assist other companies for verification purposes. A record of the search will be retained. Once again, our client agreement refers to this document and confirms you have seen, received and understood this.