

Money Laundering Regulations

As with all Estate Agents, Tates 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, Tates may liaise with you for further/other documentation.

Individual identity documents

One document from List A and one document from List B.

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 within 3 months. Must include account number and show recent activity. No general correspondence.

Credit Card Statement

- Dated within 3 months. Must include account number and show recent activity. No general correspondence.

UK, EU, EEA Mortgage statement

- Dated within 12 months. Must show account number. No general correspondence.

Utility Bill

- Dated within 6 months E.g. Gas, electricity, water. Must show address for service and/or account number. No general correspondence.

Telephone Bill

- Dated within 6 months E.g. Landline or mobile pay monthly (excluding pay as you go). Must show address for service and/or account number. No general correspondence.

Council Tax

- Dated within 12 months. Must show address for service and/or account number. No general correspondence.

Tenancy Agreement

- Dated within 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 within 6 months. Must state national insurance number and tax calculation. No general correspondence.

Home or Motor Insurance Certificate

- Dated within 12 months. Must state insured address or registered address for vehicle and policy number. No general correspondence.

UK solicitors letter confirming house purchase/land registration

- Dated within 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. No general correspondence.

Official confirmation of Electoral Register entry or official poll card

- Dated within 12 months. Must state full name and full address. No general correspondence.

Police Registration Certificate

- Dated within 12 months. Must state the full residential 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

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