Anti-Money Laundering, Identity Verification and Tenant Referencing Notice

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Bristol Property Centre Estate Agents Limited

14 Chandos Road, Redland, Bristol, BS6 6PE
Company number: 07695593
Email: info@bristolpropertycentre.co.uk

HMRC AML supervision

Reference: XDML00000106969
Supervised by HM Revenue & Customs for anti-money laundering purposes

This notice explains the checks Bristol Property Centre carries out on sellers, purchasers, landlords, prospective tenants and other relevant parties. It should be read alongside our Privacy Policy and Notice. Our checks are risk-based, so we may request further information even where an electronic check has passed.

Checks, timings and charges at a glance

Customer	When checks are completed	BPC charge
Seller / vendor	At the point of instruction and before the property is marketed	**£25 per person**
Purchaser	After an offer is accepted in principle and before the memorandum of sale is issued	**£25 per person**
Landlord	Before the property is advertised	**£25 per person**
Prospective tenant	During the Goodlord Pro referencing process	**No charge**

Important

- The £25 charge is inclusive of VAT and applies separately to every relevant person who must be checked.
- The fee is payable when the check is carried out and is non-refundable once the check has been submitted or compliance work has started.
- A further £25 per person is payable where a fresh check is required, including where information was incorrect, circumstances change, another relevant person is identified, or the original check is no longer sufficiently current.

Why we carry out these checks

Estate agents have legal responsibilities to identify their customers, understand the nature and purpose of property transactions, assess the risk of money laundering and other financial crime, and monitor transactions where appropriate. For property sales, these responsibilities apply to both sellers and purchasers.

Our checks also help to protect our customers and the property market against identity fraud, property fraud, sanctions breaches, the use of criminal funds, and people acting without proper authority.

We use a risk-based approach. The type and extent of evidence required will depend on the parties, the property, the transaction and any risk indicators identified. Passing an electronic check does not prevent us from requesting additional documents or explanations.

Fees and payment terms

The applicable fee is payable when the check is carried out. Once a check has been submitted or the relevant compliance work has started, the fee is non-refundable, including where:

- the check is unsuccessful, referred or requires further investigation;
- the sale, purchase or letting does not proceed;
- a seller, purchaser or landlord withdraws;
- an offer is withdrawn or a tenancy application does not proceed; or
- we are unable to proceed because the required evidence cannot be obtained or verified.

The same £25 per-person charge applies to overseas customers who require a manual or certified-document verification process. We will tell you before carrying out any additional service that is not covered by this charge.

Sellers and vendors

Each seller or vendor must complete our identity and anti-money laundering checks at the point they instruct Bristol Property Centre and before we begin marketing the property.

Checks are carried out using Landmark AML through our Street property platform and normally include:

- electronic identity verification;
- facial or biometric identity verification, including a live image comparison;
- politically exposed person (PEP) screening;
- UK and international sanctions screening; and
- property ownership verification.

We may also check information against HM Land Registry, Companies House and other appropriate public or independent data sources. We will not begin marketing a property until we are satisfied that the required checks have been completed.

Purchasers and source of funds

Once a seller has accepted an offer in principle, each purchaser must complete our checks before Bristol Property Centre issues the memorandum of sale or progresses the transaction. We may ask for information earlier where the circumstances or risk assessment require it.

Purchaser checks normally include:

- electronic identity verification;
- facial or biometric identity verification;
- PEP screening;
- UK and international sanctions screening;
- an assessment of the intended nature and purpose of the purchase; and
- a source-of-funds review.

The £25 purchaser charge includes our initial identity, AML and source-of-funds review. Depending on the transaction and the purchaser’s circumstances, members of our sales team may request:

- a mortgage agreement or decision in principle;
- evidence of the deposit and recent bank or savings statements;
- evidence of proceeds from another property sale;
- gifted-deposit documents and evidence of the donor’s funds;
- evidence of inheritance, investments, a business sale or another asset sale;
- an explanation of the source of the purchase funds; or
- additional source-of-wealth evidence in higher-risk circumstances.

The evidence required will depend on the circumstances, and we will not necessarily request every item listed above. Our checks are separate from those carried out by a purchaser's solicitor, mortgage lender or broker. We do not rely solely on a conveyancer to satisfy our own compliance responsibilities.

Landlords

Each landlord must complete our checks before we advertise their property. Landlord checks normally include:

- electronic identity verification;
- facial or biometric identity verification;
- PEP screening;
- UK and international sanctions screening; and
- property ownership verification.

Bristol Property Centre applies these checks as part of its customer onboarding and risk-management procedures, including where the proposed rent is below the statutory threshold for regulated letting-agency AML activity. We will not advertise a property until the required landlord and ownership checks have been completed.

Companies, trusts, estates and representatives

Where a property is being sold, purchased or let by a company, trust, partnership, estate or another legal arrangement, checks may be required on the entity and every relevant individual connected with it. Depending on the circumstances, this may include:

- directors and people with significant control;
- beneficial owners and partners;
- trustees;
- executors or administrators;
- attorneys acting under a power of attorney;
- anyone acting for or representing another person; and
- any other person who owns, controls or has authority to deal with the property or transaction.

We may also require evidence of authority, such as a power of attorney, grant of probate, letters of administration, trust document, board resolution or written authority from the customer. The relevant seller, purchaser or landlord charge applies separately to each person who needs to be checked.

Overseas customers

Where an overseas seller, purchaser or landlord cannot be verified through our standard Landmark and Street process, we may require certified identity documents and may contact the customer's UK solicitor to confirm or clarify information.

The evidence requested may include:

- certified photographic identification;
- certified proof of residential address;
- evidence of the certifier's identity and professional status;
- evidence of authority to sell, purchase or let the property; and
- additional source-of-funds or source-of-wealth evidence.

Documents may need to be certified by an appropriate independent professional. We will explain what is required based on the country of residence and the circumstances of the transaction.

Referred, unsuccessful or higher-risk checks

A result of "refer", "fail", "high risk" or a potential match does not necessarily mean that a person has done anything wrong. It means that the result must be assessed and further evidence may be required.

We may ask for original or certified identity documents, additional proof of address, an in-person identity check, evidence explaining a discrepancy, further ownership information, or additional source-of-funds or source-of-wealth evidence.

Bristol Property Centre will assess the risk, seek appropriate compliance guidance where necessary and decide whether the matter can proceed. Where we cannot satisfactorily complete the required checks, we may have to delay or stop marketing, decline or end an instruction, withhold the memorandum of sale, decline to progress a transaction or letting, or consider whether a report must be made to the appropriate authorities. In some circumstances, the law may restrict what we can tell you about such a report.

Tenant referencing through Goodlord

Prospective tenants are not charged by Bristol Property Centre for standard tenant referencing. We use Goodlord Pro referencing. Prospective tenants and, where applicable, guarantors provide their information directly through Goodlord's secure platform.

Depending on the applicant and the proposed tenancy, the Goodlord process may include:

- identity-document verification;
- facial verification and a live selfie;
- PEP and sanctions screening;
- credit-history and address-history checks;
- income and affordability verification;
- Open Banking, payroll or HMRC income verification;
- previous-tenancy or residential verification;
- fraud-prevention checks; and
- Right to Rent document collection and validation steps.

Goodlord normally provides an outcome of Pass, Conditional Pass or Fail. Bristol Property Centre reviews the report and makes a recommendation to the landlord. The landlord makes the final decision on whether to proceed with an applicant.

Goodlord Trusted Sources

For eligible applicants, Goodlord uses Trusted Sources to verify income directly. An applicant may be asked to connect securely to:

- their bank through Open Banking;
- their payroll provider; or
- their HMRC account.

The verified income information is included in the referencing report. Where an applicant cannot use a Trusted Source, for example because of an unsupported bank, an overseas account or self-employment, Goodlord may provide an alternative referencing route.

Tenant referencing and statutory AML checks

Tenant referencing, Right to Rent and statutory anti-money laundering customer due diligence are related but separate processes.

Under current HMRC rules, regulated letting-agency AML requirements generally apply where a letting agreement is for at least one month and the monthly rent is £10,000 or more, or is realistically likely to rise to that level during the agreement. Bristol Property Centre does not currently deal with residential tenancy agreements at or above this threshold.

For our ordinary residential tenancies, Goodlord is used for tenant referencing, identity verification, fraud prevention and Right to Rent rather than treating every tenant reference as statutory AML customer due diligence. If we become involved in a tenancy within the regulated threshold, additional checks may be required on the landlord, tenant, guarantor, trustee, representative or another relevant party.

Right to Rent

Right to Rent is a separate legal process from AML customer due diligence. As part of our process, Bristol Property Centre may:

- check and validate a Home Office share code;
- inspect and retain a copy of a passport or other acceptable identity document;
- compare the applicant with their identity documentation;
- request additional immigration or Right to Rent evidence; and
- carry out a follow-up check where a person has a time-limited Right to Rent.

We will not release keys or allow a tenancy to begin until we are satisfied that the applicable Right to Rent requirements have been met.

Payments and cash

Bristol Property Centre does not accept cash. Rents and deposits must be paid through an approved electronic payment method, normally by bank transfer. Sale proceeds are handled by the parties' solicitors and are not received by Bristol Property Centre.

We may ask questions or request evidence where a payment is made by someone other than the named customer, a bank account changes during a transaction, a deposit is being gifted, rent is paid significantly in advance, or the proposed payment is inconsistent with the customer's known circumstances.

Personal information and record keeping

For the purposes described in this notice, personal information may be processed through or shared with Street, Landmark, Goodlord, solicitors and conveyancers, landlords, mortgage brokers or lenders where appropriate, fraud-prevention and identity-verification providers, government departments, regulators and law-enforcement bodies where legally required.

Information collected may include identity and contact details, copies of identification, facial or biometric verification information, property and ownership details, financial information, tenant-referencing information and source-of-funds evidence.

Our current retention periods include:

- AML and customer due diligence records: five years after the relevant business relationship ends; and
- Right to Rent records: for the duration of the tenancy and for one year after it ends.

For more information about how we use personal information and your data-protection rights, please read our Privacy Policy and Notice.

Contact us

Questions about this notice or our identity, AML and referencing processes can be sent to:

Bristol Property Centre Estate Agents Limited
14 Chandos Road
Redland
Bristol
BS6 6PE

Email: info@bristolpropertycentre.co.uk

This public notice explains our customer-facing process. It does not replace Bristol Property Centre's internal AML policies, risk assessment, legal duties or right to apply additional risk-based checks where appropriate.