

As with all Estate Agency Business Rettie is regulated by HMRC and subject to the Money Laundering Regulations 2017, Criminal Finances 2017, Proceeds of Crime Act 2002 (POCA) and the Economic Crime (Transparency and Enforcement) Act 2022.

This means that we are required to complete in-depth Know Your Customer (KYC), Identity Verification (IDV) Client Due Diligence (CDD) checks for all customers plus know your customer business (KYCB). Additionally, we are also required to establish whether there are any beneficial owners on whose behalf the transaction or activity is taking place.

In certain circumstances, 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.

To streamline the process and ensure the information and documents being ingathered are secure Rettie use **Amicus ID\*\***. This asks you to provide proof of identity and proof of address and other relevant documents subject to the nature of your transaction with Rettie. This is done via a link which is sent directly to you.

In certain circumstances we can accept original or certified documents and our staff will be more than happy to discuss this with you - These documents may be exhibited in person at any one of our offices.

### **\*\*Individual identity documents**

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#### **PROOF OF IDENTITY**

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

#### **PROOF OF RESIDENTIAL 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. (Please note credit card statements not accepted).

##### **UK, EU, EEA Mortgage statement**

Dated within 12 months. Must show account number.

##### **Utility Bill**

Dated within 6 months E.g., Gas, electricity, water. Must show address for service and/or account number.

##### **Council Tax**

Dated within the current financial year. Must show address.

##### **HMRC Tax Notification**

Dated with 6 months. Must state national insurance number and tax calculation.

**No general correspondence for any of above and we are unable to accept electronic downloads, c/o, or p/o addresses. These must relate and be addressed to you at your primary residential address.**

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#### **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** for all individuals involved in the transaction

## LIMITED COMPANY/LIMITED LIABILITY PARTNERSHIP, SCOTTISH PARTNERSHIP

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
- **\*Individual identity evidence** 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, with effect from March 2022 all overseas entities holding UK real estate need to be registered on the Beneficial Ownership Register before we can establish a business relationship with them. This will be checked before a relationship is established.

We require the following:

- Certificate of Incorporation
- Beneficial ownership reference number ROE - Schedule 1 of the Economic Crime (Transparency and Enforcement) Act 2022
- Articles of Association, Memorandum of Association, Latest Annual Return with details of current company officers, Share Certificate(s) showing the Ultimate Beneficial Owner OR
- 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** 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
- The Trust Registration Service (TRS) HMRC UTR reference number/letter- which came into effect on 1 September 2022
- List of trustees
- List of beneficiaries
- **\*Individual identity evidence** for all individuals with a vest interest in 25% or more of the capital and/or those who exercise control over the Trust

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If you have any questions/concerns on the due diligence process, please email [compliance@rettie.co.uk](mailto:compliance@rettie.co.uk) who will be more than willing to help.

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.legislation.gov.uk/ukpga/2022/10/contents>

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

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### **\*\* AMIQUUS ID**

Amiquus is a leading identity verification tool which is safe and secure and enables a more seamless due diligence experience. With its end-to-end encryption it ensures personal data is kept secure. For more information visit <https://amiquus.co.uk>

### **HOW IS MY PERSONAL DATA PROTECTED?**

The security of personal data and information is extremely important to Rettie, and we have measures in place which are designed to prevent unauthorised access to your personal information. For more details on how your personal information will be used please refer to our Privacy Policy. <https://www.rettie.co.uk/pages/privacy-policy>