

Lettings Agency Customer Initial Risk Assessment Form

Full name	
Date of Birth	
Home Address	
Address of Property to be sold (if different)	

Evidence of name and address

(Tick to confirm evidence received and completed in accordance with A below and B below)

Evidence of name	<<>>
Evidence of address	<<>>

Initial Risk Assessment

Risk level (circle relevant level)	Reasons for concluding risk level	If risk level is medium or high, describe action taken to mitigate risk
Low		
Medium		
High		

Interim Risk Assessment

Risk level (circle relevant level)	Reasons for concluding risk level	If risk level is medium or high, describe action taken to mitigate risk
Low		
Medium		
High		

Final Risk Assessment

Risk level (circle relevant level)	Reasons for conclusion	Risk level is medium or high, be action taken to mitigate risk
Low		
Medium		
High		

If the risk is assessed as high at the end of the assessment, the MLRO must report to the MLRO before continuing to act for the customer.

Certification

I have verified the identity of customer	
I have not verified the identity of customer	Verifying customer identity: <<>>
I have seen the original document	
Copies of the customer's documents are attached to this form	
Any photographs in the documents bore a good likeness to the customer	
Name of person giving this certification	
Position	
Company and branch (if applicable)	
Telephone number	
Signature	
Date	

(A) Evidence of residence in the tables below)

Current full signed passport

Passport number	<<>>	
Country code	<<>>	
Place of birth	<<>>	
Date of birth	<<>>	
Expiry date	<<>>	

Current UK photo card driving licence

Licence number	<<>>
Date of birth	<<>>
Expiry date	<<>>

National Identity Card

Unique number/reference	<<>>	
Country of origin	<<>>	
Date of birth	<<>>	
Expiry date	<<>>	

Firearms Certificate

Certificate number	<<>>	
Date of birth	<<>>	
Expiry date	<<>>	

Identity card issued by the Electoral Commission in Ireland

Card number	<<>>
Date of birth	<<>>
Expiry date	<<>>

(B) Evidence of address (complete any or all of the tables below)

Current photo card driving licence

(Cannot be used here if already used for another purpose)

Licence number	<<>>
Current address?	Yes / No (circle one)
Date of issue	<<>>

Current year's council tax bill

Reference/account number	<<>>
Current address?	Yes
Local authority	<<>>
Document date	<<>>

Benefits Entitlement Letter

(Cannot be used here if already used for another purpose)

Reference/account number	<<>>
Current address?	Yes
Issuing authority	<<>>
Document date	<<>>

Most recent mortgage statement

Reference/account number	<<>>
Current address?	Yes
Lender	<<>>
Document date	<<>>

Bank or building society statement

Reference/account number	<<>>	
Current address?	Yes	
Institution name	<<>>	
Document date	<<>>	

Utility bill (excluding mobile phone)

Reference/account number	<<>>	
Current address?	Yes	
Utility company	<<>>	
Document date	<<>>	

S

A

M

P

L

E

Examples of suspicious activity

The examples of suspicious activity are intended to assist you in assessing whether the transaction is suspicious. This is not a Firm Wide Risk Assessment. This is a

New Customers:

1. [Have you met your customer?
2. Is your customer reluctant to provide information?
3. Are either party to the transaction from a 'high risk' third country?
4. Have intermediaries been involved in the transaction?
5. Has false information been provided?
6. Is there an apparent reason for the transaction?
7. Are there complex companies or structures which make it difficult to identify the true owner?
8. Are any of the individuals involved in the transaction exposed to the possibility of being involved in a crime?
9. Are multiple lets being taken or is the customer immediately sub-let the property?
10. <<Other>>]

Existing Customers:

1. [Is the transaction different from the customer's normal business?
2. Is the transaction being carried out by a person who is not connected to the customer?
3. What is the value of the transaction? Is the customer disclosing the source of funds?
4. Have any monies been paid to the customer which does not appear to be connected with the customer?
5. <<Other>>]

Transaction:

1. [Is either party to the transaction acting in a suspicious manner?
2. Are funds being sent abroad to a third party?
3. Has the property been inspected or valued?
4. Are there any late changes to the transaction?
5. Are we being asked to hold the funds for no apparent reason which

consider on each transaction to assess the risk'. You should also consider the risk factors listed in the Firm Wide Risk Assessment but includes:

identity and/or source of funds?
'high risk' third country?
transaction?
customer's identity?
could another firm have been better placed to act?
which make it difficult to identify the true owner?
d/or locations that carry a higher risk?
reason? Is the customer wishing to

s of the customer?
market value with an unconnected person?
lly large and is the customer not disclosing the source of funds?
does not appear to be connected with the customer?

ng to be carried out quickly?
destination and/or to an unconnected person?
action?
bove <<add sum>>] especially for

6. Is the customer requesting cleared funds up front?
7. Is the transaction unnecessary?
8. Are funds being paid in payment of a debt?
9. Are multiple payments being made?
10. Are there unusual sources of funds?
11. Are both or either party not known to the bank?
12. Is one party reluctant to use the bank's services for the conveyancing process?
13. Is the counterparty known to the bank?
14. <<Other>>]

S

A

M

P

L

E

the payment of a long let in cash or

the parties are hoping to achieve?

currency?

bank accounts?

use of complex loans, mortgage

al obligations?

s for the conveyancing process?

al owner?