

# Anti-Money Laundering

## Introduction

Money laundering is any process which is intended to use, control, hide or disguise monies or property which are derived from criminal activity and given the appearance of being legitimate. Westminster City Council must be alert to the possibility that attempts could be made to utilise funds obtained from criminal activity to pay for Public Sector services. Westminster City Council is committed to preventing money laundering by having proportionate and cost effective anti-money laundering systems and processes in place.

## The Money Laundering Regulations 2017

These regulations set out detailed requirements for organisations to establish procedures to prevent its services being utilised for money laundering.

While public authorities are not legally obliged to apply the provisions of the regulations, certain public authorities must, if they know or suspect or have reasonable grounds for knowing or suspecting, that a person is or has engaged in money laundering or terrorist financing, as soon as reasonably practical inform the National Crime Agency.

## Which service areas may be affected by money laundering?

Examples of how Westminster City Council may be exposed to money laundering include accepting large cash amounts, the involvement of third parties, the request for a large refund and property investment or purchases including Right to Buy.



City of Westminster

# Anti-Money Laundering Declaration Form (RTB)

## 1. Personal details

First name(s)		
Surname		
Date of birth		
Address		
	Postcode	

You will need to provide documentation to confirm your identity (there is a list of acceptable documentation at the end of this form – Section 11).

## 2. Are there any other people involved in the transaction?

If so, please confirm the names and addresses of the other individuals participating in the transaction (excluding yourself) who will be providing you with the funds to complete the transaction.

Name	Address	Relationship to you
	Postcode	
Name	Address	Relationship to you
	Postcode	
Name	Address	Relationship to you
	Postcode	

You will need to provide documentation to confirm the identity of those listed above (there is a list of acceptable documentation at the end of this form – Section 11).

## 3. Housing Benefit / Universal Credit

Are you currently in receipt of housing benefit (or Universal Credit), or have you received housing benefit (or Universal Credit) in the last **six months**?

YES  NO

If **yes**, please provide details of your change in circumstances that has enabled you to apply for your Right to Buy.

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#### 4. Where is the money you are using for this transaction coming from?

Please tell us the cost of the purchases, and where all of the money for the transaction is coming from. During the Right to Buy process, you will need to provide proof of all the amounts stated below. This includes mortgage offer (agreement in principle), bank account statement, etc.

If family/friends are lending or gifting the money, include their names and address below. Provide details of where they will be obtaining the money from, and provide a bank statement showing the existence of the funds and a letter from those providing the funds.

Name (You or family/friend) and address	Source (for example mortgage, savings, inheritance, loan – including the name of any company involved)	Amount (£)

If there is not enough space, please continue in Further Information at Section 10

#### 5. Ownership

Please specify who will be the owner(s) of the property when the purchase is completed. If more than one person will own shares in the property, please list them below and specify the percentage of the ownership, e.g. 50/50, 60/40, etc.

Name (You or family/friend)	Percentage of ownership

If there is not enough space, please continue in Further Information at Section 10

#### 6. Other property

Do you own or hold an “interest” in any other property in the United Kingdom or overseas?

YES  NO

## 8. Other tenancies

Other than the Right To Buy address, do you hold a tenancy in your name or as a joint tenant, either privately or through social housing (i.e. another Council or Housing Association)?

YES

NO

## 9. Declaration

**ALL THE PEOPLE INVOLVED IN THE TRANSACTION MUST READ AND SIGN THIS.**

**I / we declare** that the information I / we have given on this form is correct and complete.

**I / we understand** that it is an offence knowingly to provide false information, or to knowingly withhold information, in support of an application and that by doing so it could result in civil or criminal prosecution.

**I / we understand** that the information provided will be used for money laundering purposes. It may also be checked now or in the future with other departments within Westminster City Council, and with other outside organisations as allowed by law, to verify the information and/or to prevent error and fraud and protect public funds.

**I / we undertake** to notify Westminster City Council if there are any changes to my circumstances that will affect or change the finance of this purchase.

### MAIN APPLICANT

*I have read and understood the content of this form*

Name (Print)	
Date	[DD] [MM] [YY]

Signature	
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### OTHER PEOPLE INVOLVED IN THE TRANSACTION

*I have read and understood the content of this form*

Name (Print)	
Date	[DD] [MM] [YY]

Signature	
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*I have read and understood the content of this form*

Name (Print)	
Date	[DD] [MM] [YY]

Signature	
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*I have read and understood the content of this form*

Name (Print)	
Date	[DD] [MM] [YY]

Signature	
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## 10. Further information

Please use this section to tell us any further information:

## 11. Acceptable Documents

Acceptable documentation is one item from Group 1 **and** one item from Group 2

Group 1	Group 2
<ul style="list-style-type: none"> <li>• Current valid Passport.</li> <li>• Biometric Residence Permit (UK).</li> <li>• Current Driving Licence UK/Isle of Man /Channel Islands (Full licence)</li> <li>• Birth Certificate (UK and Channel Islands) - issued at the time of birth - Full or short form acceptable including those issued by UK authorities overseas, such as Embassies, High Commissions and HM Forces.</li> </ul>	<ul style="list-style-type: none"> <li>• Mortgage Statement (UK or EEA)**</li> <li>• Bank/Building Society Statement (UK and Channel Islands or EEA)*</li> <li>• Credit Card Statement (UK or EEA)*</li> <li>• Financial Statement ** - e.g. pension, endowment, ISA (UK).</li> <li>• P45/P60 Statement **(UK &amp; Channel Islands).</li> <li>• Work Permit/Visa (UK) (UK Residence Permit) (valid up to expiry date). **</li> <li>• Utility Bill (UK)* – Not Mobile Telephone.</li> <li>• Benefit Statement* - e.g. Child Allowance</li> <li>• EU National ID Card.</li> </ul> <p style="margin-top: 10px;">Denoted with * - it should be less than three months old. Denoted with ** - it should be issued within the past 12</p>