

Vendor AML Risk Assessment (Stage 1)

Full Name (inc middle name(s))

Date of Birth.....

PropertyAddress.....

Home Address (if different)

Length of time at address.....

Risk Assessment: Score each criteria (1, 2, or 3) depending client risk

Risk Score	Low 1	Medium 2	High 3	Score
Have you met the individual?	In the home	In the office	No: Enhanced Due Diligence MUST be completed if you do not meet the individual	
Where is the individual resident?	UK National in UK	Foreign National in UK/ UK National outside UK	Foreign National outside UK	
Is the transaction unusually large (e.g. £1m+)?	No	N/A	Yes	
Is the transaction being conducted through a third party?	No	N/A	Yes	
Have you verified property ownership?	Owner(s) verified via Land Registry check	Satisfied with visual inspection/Owned by third party (Trust/Company/Probate)	No	
Are there any other concerns/complications in the transaction? *	No	Some Concern	Further investigation required	
			TOTAL Score	

* For typical indicators of AML risk please see [Red Alerts for Property Fraud](#)

Add up TOTAL Score and apply the following:

Normal Risk (Recommended Score: 1-8)	Next Steps: Using data collected run AML check via Compliance in a Box, selecting 'Normal' as client risk.
High Risk (Recommended Score: 8+)	Next Steps: In addition to collected data, request passport/driving licence/National Insurance number. Run AML check with all data, including document details, via Compliance in a Box system, and select 'High' client risk.

Additional information Required for High Risk check (Choose 1)

Passport

- Country Code:.....
- Expiry Date:
- Passport Number – 2nd line of Machine Readable Zone.....

Driving License Number:

National Insurance Number:

Landmark AML Result Analysis

	Pass	Refer/Fail
AML Result	<input type="checkbox"/>	<input type="checkbox"/>
PEP & Sanction Check	<input type="checkbox"/>	<input type="checkbox"/>
Deceased Check	<input type="checkbox"/>	<input type="checkbox"/>
Passport Verification	<input type="checkbox"/>	<input type="checkbox"/>
Driving License Number Verification	<input type="checkbox"/>	<input type="checkbox"/>
National Insurance Number Verification	<input type="checkbox"/>	<input type="checkbox"/>

If **any** of the above return as a refer/fail, move on to Enhanced Due Diligence (Stage 2)

Enhanced Due Diligence (Stage 2)

Where Enhanced Due Diligence is required the following may apply (Choose 2):

- For failed PEP checks you can contact Landmark for more information on the identity of the individual
- If you have not already request and retain photo identification documents, for example passport or driving license
 - You must see originals and not accept photocopies
 - If you do not see originals, you must obtain certified documents for client verification
- Where foreign documentation is produced consider
 - requesting certified documentation or
 - using electronic checks to verify the legitimacy of the documentation
 - You may use Compliance in a Box foreign national check to establish this
- Request verification of the mortgage offer to verify funding
- In probate cases request a copy of the will to verify executor
- Ask questions and retain answers regarding the reasons behind the transaction
- Obtain documentation relating to company structures to establish beneficial ownership
 - You may use Compliance in a Box company check to establish this

This is not exhaustive, rather indicative guidance on what steps you could take to apply Enhanced Due Diligence (EDD) for further information and support please contact Landmark on 01524 220013