



Anti-Money Laundering Declaration Form

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.

We provide housing and care to improve opportunities for people.

Emh 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 set out detailed requirements for organisations, to establish procedures to prevent services being utilised for money laundering.

This declaration must include each person participating in the right to purchase and ALL parties must print their name, sign and date, the document.

<p>Failure to do this or provide any of the required information or supporting documentation may delay your application.</p>

Giving false or misleading information, or omitting information, for the purpose of gaining a right to purchase, may be regarded as a criminal offence, for which action could be taken against you, including prosecution and the recovery of the property.

Preparing Anti-Money Laundering Declaration

The list below details some of the documents you should be able to provide, which will be acceptable evidence for this declaration. These are for guidance only, as this list is not exhaustive.

1. **Copies of current valid passports and driving licences:** If you do not have either, you can provide birth certificates.
2. **Proof of your current address:** This could be a copy of a utility bill and /or bank statement dated within the last 12 months.
3. **If anyone is joining the right to purchase but is not a tenant:** Please provide proof of their address for the last 12 months.
4. **Copies of your last 3 months payslips and current P60:** This should include your employers name, address and telephone number and name of contact to be used for reference purposes.
5. **Your last 3 months bank statements:** This must be your main account, into which your salary is paid. Internet statements are acceptable, but must show your name, account number and sort code.
6. **Proof of deposit:** If the source of the deposit is from savings, please provide an account statement confirming how the monies have accrued, that is if it is a regular savings credit. If the deposit is being gifted, please ask the person making the gift to complete the section of this form relating to gifts, or provide a letter confirming all the information requested on the form.

Please note screen shots or photographs of supporting documents are not acceptable.

1. Property Address

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2. Who is involved in this transaction?

Please confirm the names and addresses of ALL individuals participating in this transaction				
	Main Applicant	Joint Applicant 1	Joint Applicant 2	Joint Applicant 3
Full name:				
Date of birth:				
National Insurance number:				
Address:				
Relationship to Tenant				
Provide details of any previous names you / or other applicants have been known by:				

3. Housing Benefit / Universal Credit

Are you currently in receipt of Housing Benefit / Universal Credit, or have you received this within the last six months?

If you have answered yes to the above question - please provide evidence of your change in circumstances that has allowed you to apply for your right to purchase:

4. Where is the money for your purchase coming from?

Please tell us where all of the money for this purchase is coming from. You need to provide copies of documentation that refers to the amounts stated below. This includes mortgage offer (agreement in principle), bank statements etc.

If family or friends are providing the money, we require copies of their bank statements and a letter confirming the nature and details of any loan, or gift along with proof of identity and address documents for them.

Are you taking out a mortgage? If yes, please provide evidence of your mortgage provider and the amount you are borrowing:

How are you funding the deposit for your application? Please provide evidence of these funds.

If you are not taking out a mortgage, please confirm: Is the money a gift or loan from family or friends?

If you answered yes above: please provide details of who is gifting you the money, their relationship to you and how much they are gifting to you.
A supplementary declaration page is provided within this booklet.

5. Ownership

Please specify who will be the owner(s) of the property when the purchase is complete. If more than one person will own shares in the property, please list them below and specify the percentage of the ownership for each one.

Name (You or family / friend)	Percentage of ownership
Name (You or family / friend)	Percentage of ownership
Name (You or family / friend)	Percentage of ownership
Name (You or family / friend)	Percentage of ownership

6. Other Property

Do you own or hold an interest in any other property in the United Kingdom or overseas? **If yes**, please provide the address here:

7. Other Tenancies

Other than the right to purchase address, do you hold a tenancy in your name or as a joint tenant, either privately or through social housing that is another Council or Housing Association? **If yes**, please provide the address here:

8. Are you using your own savings?

If yes, please provide details of savings:

If none of the above applies, will money from any other source be used to fund this purchase? **If yes**: please provide full details and evidence.

9. Main Applicant

Your employment

Please provide full details of employment including job title, date the employment started, and earnings for the last 12 months.

How have these wages been paid to you? Please provide evidence of the bank account if this was the method of payment.

Do you receive any other income? If Yes, please explain here.

Please list any companies or directorships you hold or held down in the last 12 months.

Please provide details of funds, wages or dividends paid to you through those Companies here.

10. Joint Applicant 2

Your employment

Please provide full details of employment including job title, date the employment started, and earnings for the last 12 months.

How have these wages been paid to you? Please provide evidence of the bank account if this was the method of payment.

Do you receive any other income? If Yes, please explain here.

Please list any companies or directorships you hold or held down in the last 12 months.

Please provide details of funds, wages or dividends paid to you through those Companies here.

11. Joint Applicant 3

Your employment

Please provide full details of employment including job title, date the employment started, and earnings for the last 12 months.

How have these wages been paid to you? Please provide evidence of the bank account if this was the method of payment.

Do you receive any other income? If Yes, please explain here.

Please list any companies or directorships you hold or held down in the last 12 months.

Please provide details of funds, wages or dividends paid to you through those Companies here.

12. Joint Applicant 4

Your employment

Please provide full details of employment including job title, date the employment started, and earnings for the last 12 months.

How have these wages been paid to you? Please provide evidence of the bank account if this was the method of payment.

Do you receive any other income? If Yes, please explain here.

Please list any companies or directorships you hold or held down in the last 12 months.

Please provide details of funds, wages or dividends paid to you through those Companies here.

13. Cash Gift Declaration

I confirm that the amount of £ _____ was given to _____
on ___ / ___ / ___ as a gift towards the purchase of the above property through a
right to purchase.

The gift was sent from bank account number _____ to bank account
number _____ on ___ / ___ / ___ and attached is a statement of the
transaction as proof.

This gift is non-refundable and is not conditional on a financial interest in the
property.

The gift provider will not be taking a second charge over the property.

Yours faithfully

Signed _____ the person making gift.

Name _____

Address _____

Relationship to purchaser(s) _____

Please note:

Due diligence on behalf of emh and any legal representative acting in your sale will need to ensure that any source of funds have been subject to stringent Anti-Money Laundering requirements. Emh will be unable to proceed in any sale whereby the source of funds is unclear.

It is very important, before you instruct your legal advisor, that you have documented proof of your finances available. Without it, there may be delays caused not only in the conveyancing process but in the mortgage application process which will result in delays to your right to purchase. You should make sure that anyone proposing to contribute is aware of this.

Emh will require evidence of any cash gift involved in the funding of this property

14. Declaration

ALL PARTIES INVOLVED IN THIS TRANSACTION MUST READ AND SIGN THIS

IMPORTANT: You can only exercise the right to purchase, if you are a tenant of the property you are purchasing, and it is your only or principal home. The property must continue to be your only or principal home throughout the duration of your right to purchase application, so you must tell us immediately if your circumstances change.

I certify that the information I / We have given is true, accurate and complete. I / We understand that the property I / We are applying to purchase must be my / our only principal home, both now and throughout the duration of the application. I / We are aware that I / We must inform emh about any changes in circumstances immediately.

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 checks. The information may also be checked now, or in the future by emh, and with other outside organisations as allowed by law, to verify the information and / or to prevent fraud and protect public funds. All evidence and supporting documents are required to be provided in English.

I have read and understood the contents of this form

Main Applicant **Joint Applicant 2**

Full Name Full Name

Signature Signature

Date Date

Joint Applicant 3 **Joint Applicant 4**

Full Name Full Name

Signature Signature

Date Date