

CLIENT MONEY LAUNDERING RISK ASSESSMENT

Property being sold: 4 HERGFORD CLOSE, BARNLEY LE9 8UP
Date of Assessment: 14/12/25 Assessed by: 

Client: RYAN PETER MORRIS DoB: 7/4/95
Address: 4 HERGFORD CLOSE, BARNLEY LE9 8UP
Period at current property: 5 YRS Passport/Driving Lic No: 158799251

COMMENTS: COUPLE HAVE SUGGESTED SU NTED TO SELL.

INDIVIDUALS RISK ASSESSMENT ONE

Is the client an owner/occupier?	YES	☒	NO	☐	U/K	☐
Was the client met in person at the property?	YES	☒	NO	☐	U/K	☐
Is the client a politically exposed person? (Discuss with the client)	NO	☒	YES	☐	U/K	☐
Is this a complex or unusually large transaction?	NO	☒	YES	☐	U/K	☐
In general, does this situation appear to be low risk?	YES	☒	NO	☐	U/K	☐

Where all answers are GREEN the client is LOW RISK and CDD can be carried out accordingly.
Where any answer is BLUE move to the next set of questions.

INDIVIDUALS RISK ASSESSMENT TWO

Is the property valued at over £1 million?	NO	☐	YES	☐	U/K	☐
Is the client a politically exposed person?	NO	☐	YES	☐	U/K	☐
Is the client resident outside the EU?	NO	☐	YES	☐	U/K	☐
In general, does this situation appear to be low risk/	YES	☐	NO	☐	U/K	☐

Where all answers are GREEN the client is NORMAL RISK and CDD must be carried out accordingly.
Where any answer is BLUE the client is HIGH RISK and CDD must be carried out accordingly

CIRCLE THE ASSESSMENT RESULT: LOW NORMAL HIGH

NOTES ON THE CLIENT & TRANSACTION: