

Risk Assessment

As part of our standard procedures, we will assess the potential AML risk of each Seller. We will achieve this by answering the questions below and this process will be completed at the point we enter business relationship.

Any High-Risk situation will always be referred to our Money Laundering officer for review and authorisation to proceed

Property address	22 Ternata Drive
Vendor 1	Mr C hee
Vendor 2	Mrs E hee

	low risk	high risk
Have you met all sellers face to face?	Yes	No
Are the sellers resident in the UK?	Yes	No
Is the Property Vacant or Tenanted?	No	Yes
Have they owned the property for more than 2 years?	Yes	No
Was the property purchased as an investment and now being resold?	No	Yes
Does the cost of any refurbishments appear excessive?	No	Yes
Is the value of the property under £1m?	Yes	No
Is the agreed asking price in your opinion within market value?	Yes	No
Is the property being sold at less than the original purchase price?	No	Yes
Is the onward purchase appropriate to the sellers characteristic and personal situation?	Yes	No
Are the sellers classed as PEPs?	No	Yes
Are the sellers related to a PEP?	No	Yes
Are the sellers reluctant to providing information or ID?	No	Yes
Is there a complex ownership structure?	No	Yes
If you have taken a Financial Register Check, is the client subject to any financial sanctions?	No	Yes
Number of high and low risk indicators	15	
Overall Risk Status	Low	High

Comments / Notes / Rationale:

Signed: S Thomas

Date: 23/8/24