



Buyers Guide to Anti-Money Laundering

Simple, secure and essential.
Everything you need to know



Your AML checks



What is Anti-Money Laundering?

Anti-Money Laundering (AML) refers to the laws, regulations, and procedures designed to prevent criminals from disguising illegally obtained money as legitimate income. Criminals often try to move or “launder” money gained from illegal activities, such as fraud, corruption, or tax evasion, through property purchases and sales to make it appear legitimate. AML measures are designed to help prevent that happening.

Why buyers need to complete AML checks

When buying a property in the UK, you'll be asked by your estate agent to complete Anti-Money Laundering (AML) checks. This is a legal requirement for all buyers, no matter the size or type of purchase.

These checks are designed to:

- Confirm your identity and address.
- Verify that the money you're using to buy the property comes from a legitimate source.
- Protect you, your agent, and the wider property market from fraud and financial crime.

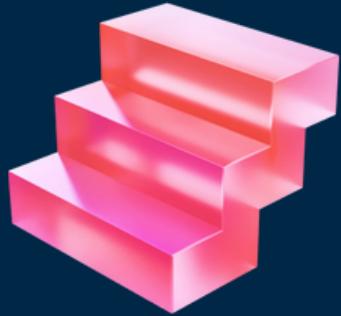
Without these checks, your agent cannot legally progress your purchase. With these checks you'll keep your property purchase on track and fully protected.

The documents you'll need

Evidence of how you are paying for your property purchase (“source of funds”). This can include:

- Photo ID. Preferably a valid passport or if not a photocard driving licence.
- Proof of address (dated within 3 months. Government documents issued every 12-months also acceptable). Alternatively you can use a council tax bill, a utility bill or bank statement.
- Evidence of your source of funds and wealth. This can include your savings account statements, a mortgage offer from your lender, a gifted deposit letter and supporting evidence if family support has been received. Also you may need to provide a probate letter or solicitor statement if your funds come from an inheritance and a completion statement if your funds have come from the sale of another property.

Step by Step Process



1

Look out for an email invitation from Coadjute

This will include a secure link to begin your AML check online

2

Create your secure account online

You'll be guided through a short setup process

3

Complete your digital forms

Provide your personal details, including purchase details

4

Pay securely

There is a small fee for each AML check, paid through the secure online platform

5

Download the Coadjute app

Provide proof of ID and address via the Coadjute app

6

Provide source of funds and wealth information

Evidence where your money is coming from

7

Verification

Coadjute checks your documents and information securely

8

Completion

Your agent receives confirmation that everything is compliant, and your purchase can progress

Why Coadjute?

Who are Coadjute?

Coadjute is one of the UK's leading property technology companies. We help estate agents with a range of compliance and administrative activities by providing an efficient, streamlined service for them to use with their buyers, sellers and conveyancers.

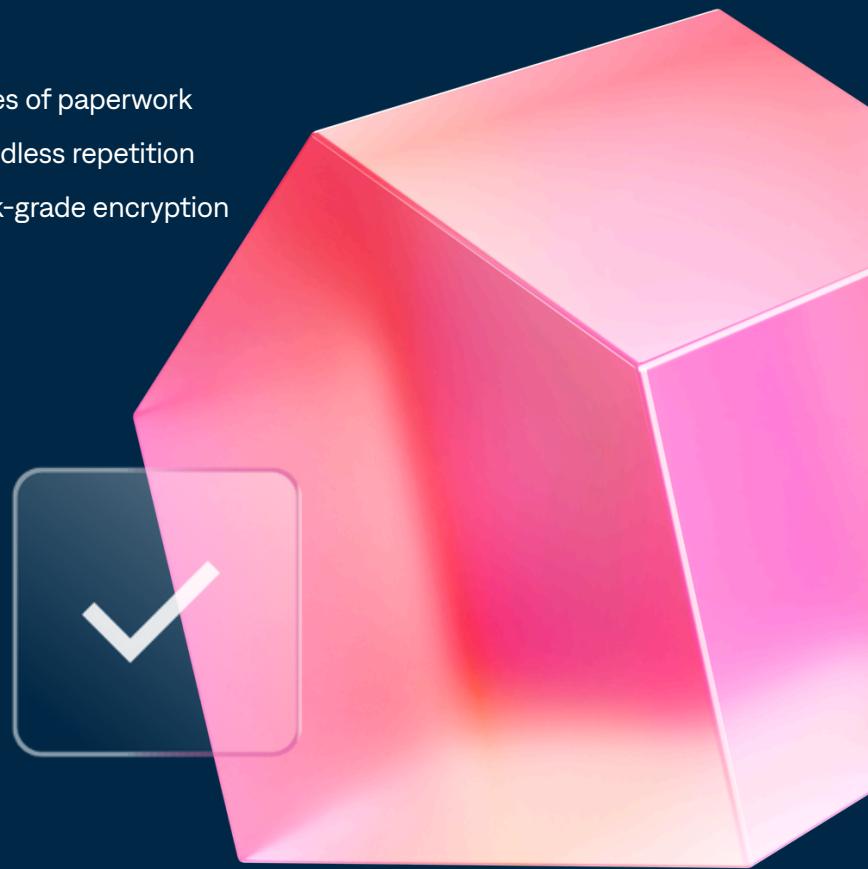
We use advanced technology to make the process as easy and efficient as possible, always backed up with a friendly, expert team of UK-based people to help when it's needed.

Coadjute's Credentials

- Backed by major UK institutions - Lloyds Banking Group, Nationwide, NatWest and Rightmove plc
- Aligned with HMRC requirements and LSAG standards - ensuring processes meet industry best practice
- Safe Harbour compliance - 86% of checks meet standards required for secure sharing with conveyancers
- Trusted by agents nationwide - delivering thousands of compliant checks every month.

With Coadjute:

- Your journey is fully digital, instead of piles of paperwork
- You only provide documents once, no endless repetition
- Everything is handled securely with bank-grade encryption



Protecting You and Your Data



How Coadjute protects you

When you provide ID and financial information, security is critical. Coadjute is built to the same standards as UK banks, so you can be confident your data is safe at every step.

Here's how we protect you:

- Bank-grade encryption**
All documents and data are encrypted both when they're uploaded and while being stored
- Secure login and verification**
Multi-layered authentication ensures only you can access your account
- GDPR and UK Data Protection compliant**
We only collect the minimum information required by law and keep it only for as long as regulations demand. Your data is only collected for AML purposes.
- No risky email or paper copies**
Documents are uploaded securely through the Coadjute platform, avoiding the dangers of email attachments or post
- Safe sharing**
Your information is shared only with the parties who need it, such as your estate agent and, if required, your conveyancer, via Safe Harbour-compliant channels
- Regular security audits**
Our systems are tested and reviewed to meet the highest standards of protection

Your personal and financial information is safer with Coadjute than with traditional methods of handling documents.