



Sellers 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 prevent that happening.

Why sellers need to complete AML checks

If you’re selling a property in the UK, you’ll be asked to complete Anti-Money Laundering (AML) checks by your estate agent. This is not optional, it’s a legal requirement for all sellers.

The checks are there to:

- Confirm your identity and address
- Verify that you are the true owner of the property or have the legal right to sell the property
- Protect you, your agent, and the market from fraud.

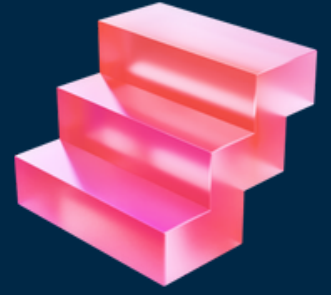
Without these checks, your agent cannot legally list your property for sale. With these checks you’ll keep your property sale on track and fully protected.

The documents you’ll need

To make the process smooth, please have the following documentation ready:

- 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
- Proof of Property Ownership: We can normally confirm who owns the property direct with HM Land Registry. However, additional documents may be required for Trusts, Companies and/or overseas owners.

Step by Step Process



1

Look out for an email invitation from Coadjute

This will include a secure link to begin your AML check

2

Create your secure online account

You'll be guided through a short setup process

3

Complete your digital forms

Including personal details and property ownership

4

Pay securely

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

5

Download the Coadjute app

Provide proof of ID and address and upload via the Coadjute app

6

Verification

Coadjute checks your documents and information securely

7

Completion

Your agent receives confirmation that everything is compliant, and your sale 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.

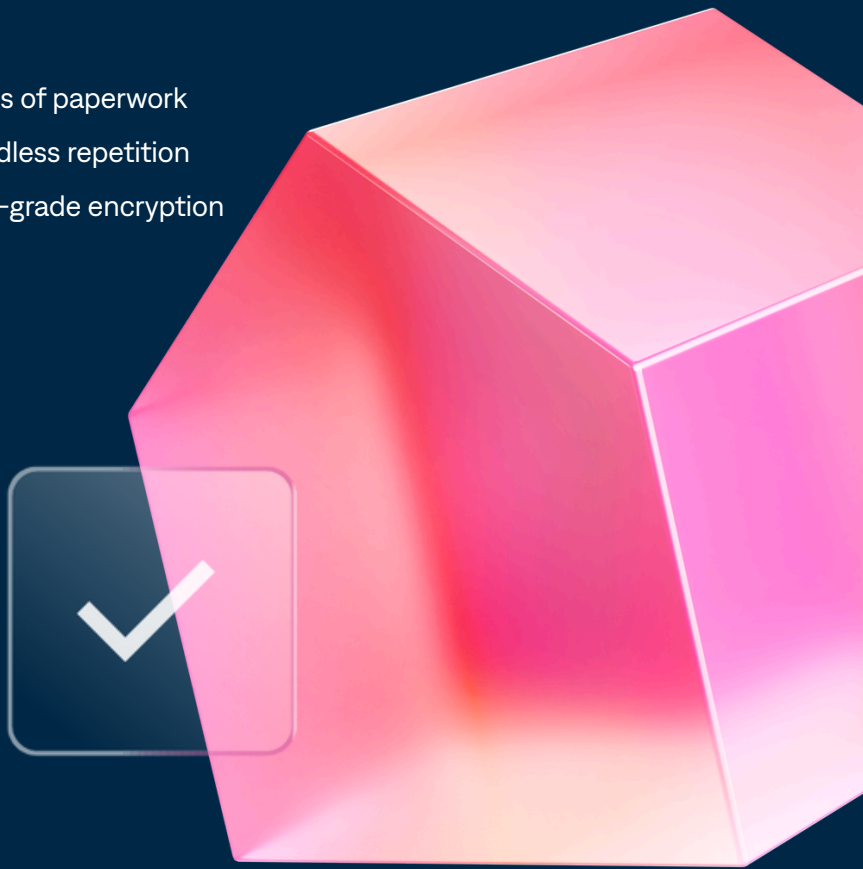
We use advanced technology to make the process as easy and efficient as possible, always backed up with a friendly, expert team of UK-based people to help when it's needed.

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.