

Customer Due Diligence

Know Your Customer Form

**The Housing and Regeneration Agency**

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How to complete this form

“We”, “Our” and “Homes England” means Homes and Communities Agency known as **Homes England**.

"You" and "Your" in standard text means the applicant whilst "**you**" and "**your**" in **bold** has the following meanings:-

* for sole traders and partnerships – the individuals who own the business;
* for personal representatives and trustees – the personal representatives and trustees (collectively and individually) and the deceased or trust (as appropriate); and
* for companies, partnerships, other incorporated bodies, clubs, societies, associations, community organisation, charities and other unincorporated bodies – both the prospective applicant and (where applicable), the directors, officers, members, shareholders and other parties responsible for the operation of the business, charity or body.

**Please ensure all sections of the KYC Form are completed as non-completion will lead to delays.**

This section explains how we will use information about **you** once you have submitted this form as well as our requirements.

We may use **credit reference agencies** to verify **your** identity and suitability using information from the Electoral Register and other public sources. This will also apply to your business. The credit reference agencies will record details of **your** application which will form part of your credit history whether or not **you** proceed. By signing the Declaration of the KYC Form you are granting us permission to perform such searches.

**Crime Prevention and Debt Recovery**

To prevent crime, we verify **your** identity and to recover debt, we may exchange information where appropriate, with fraud prevention agencies, law enforcement agencies, debt recovery agencies and other organisations including other lenders.

If **you** give us false or inaccurate information and potential fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.

**Legislation**

Information may also be processed for the purpose of complying with applicable laws, including, without limitation, anti-money laundering and anti-terrorism laws and regulations and fighting crime and terrorism. This may require the disclosure of information to a UK or other governmental or regulatory authority or to any other person we reasonably think necessary for these purposes.

**Data Processing**

Homes England is committed to protecting your privacy and the security of your personal data. Please read our [privacy notice](https://www.gov.uk/government/organisations/homes-england/about/personal-information-charter) to find out more about how we do this.

**Freedom of Information (FOI) and Environmental Information Regulations (EIR)**

The applicant acknowledges that the information being supplied to enable us to conduct our CDD, has been provided in confidence but that disclosure may in certain circumstances be required by law, including pursuant to our obligations under the Freedom of Information Act 2000 and Environmental Information Regulations (**Acts**)**.** We will consider the applicability of any exemptions if we receive an FOI and / or EIR request but reserve the right to disclose the information where we are required to do so.

# Applicant’s details

## ****Table 1****

|  |  |
| --- | --- |
| Applicant’s name (registered name if applicable)  |   |
| Registration number (if applicable) |   |
| Country of registration (if applicable) |   |
| Trading name if different |   |
| Applicant’s registered address  | Line 1 |   |
| Town |   |
| City |   |
| County |  |
| Post Code  |   |
| Country |   |
| Vat Number (if applicable) |  |
| Applicant entity type (i.e. Limited Company, Partnership, LLP, Plc, Local Authority, etc) |   |
| If the Applicant, and/or wider group in which the Applicant operates, is registered with a regulatory body (i.e. FCA, HMRC, JFSC, etc) please provide the name of the regulator. |  |
| If the Applicant, and/or wider group in which the Applicant operates, is listed on a stock exchange please provide the name of the stock exchange? |  |
| When did the Applicant commence trading or when is it expected to commence trading? |   |
| In which country/countries does the Applicant and its wider group operate? |  |
| What are the business activities of the Applicant and its wider group? |   |
| Is this entity (is the Applicant) a subsidiary of another company? | Yes / No |
| If answered yes to the previous question, please complete [Table 2](#_Table_2) |  |
|   |   |   |
| Contact person's name |   |
| Position in the business |   |
| Telephone/Mobile number |   |
| Email address |   |
| Postal address (business not private)  | Line 1 |   |
| Town |   |
| County  |   |
| Post Code  |   |
| Country |   |
|   |   |   |   |   |   |  |
| Have you previously contracted/bid for land/funding (recoverable or affordable) with Homes England? | Yes / No |  |
| If yes, please confirm the project name(s) |  |  |

## ****Table 2****

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | **Immediate parent entity** | **Ultimate parent entity** |
| Registered name |  |   |   |
| Registration number |   |   |
| Country of registration |   |   |
| Trading name if different  |   |   |
| Registered address | Line 1 |   |   |
| Town |   |   |
| County |   |   |
| Post code |   |   |
| Country |   |   |

**Please provide a full group ownership structure chart up to the individual beneficial owners including share percentages and jurisdictions.**

# Directors (or equivalent) / Key Controllers / Decision Makers / Beneficial Owners

Please complete the following section for those individuals that you consider to be a Director, Key Controller[[1]](#footnote-1), Decision Maker[[2]](#footnote-2) and individual Beneficial Owner[[3]](#footnote-3). If your business does not issue shares then please add “N/A” to the relevant sections.

If there are more persons involved than space in the below table, please copy a blank table and complete.

|  |  |
| --- | --- |
| Number of Director(s) or equivalent  |   |
| Number of Key Controllers |   |
| Number of Decision Makers |  |
| Number of individual Beneficial Owners |   |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **1** | **Director/ Key Controller / Decision Maker / Beneficial Owner** |  | **2** | **DirectKey Controller / Decision Maker / Beneficial Owner** |
| Full legal name |   |  | Full legal name |   |
| Date of birth |   |  | Date of birth |   |
| Country of birth |   |  | Country of birth |   |
| Nationality |   |  | Nationality |   |
| Permanent residential address  | Line 1 |   |  | Permanent residential address  | Line 1 |   |
| Town |   |  | Town |   |
| County |   |  | County |   |
| Post Code |   |  | Post Code |   |
| Country |   |  | Country |   |
|   |   |   |  |   |   |   |
| Director (or equivalent) | Yes / No |  | Director (or equivalent) | Yes / No |
| Key controller | Yes / No |  | Key controller | Yes / No |
| Decision maker | Yes / No |  | Decision maker | Yes / No |
| Beneficial Owner | Yes / No |  | Beneficial Owner | Yes / No |
|   |   |   |  |   |   |   |
| Occupation |  |  | Occupation  |  |
| Official position held with applicant |  |  | Official position held with applicant |  |
| Shareholding in applicant | No. of shares held |   |  | Shareholding in applicant | No. of shares held |   |
| % of total shares (direct or indirect) |   |  | % of total shares (direct or indirect) |   |
| Does the individual have any business interests outside of the UK? | Yes / No |  | Does the individual have any business interests outside of the UK? | Yes / No |
| If yes, please provide details |  |  | If yes, please provide details |  |
| Is the individual considered to be a Politically Exposed Person (PEP)[[4]](#footnote-4)? | Yes / No |  | Is the individual considered to be a Politically Exposed Person (PEP)? | Yes / No |

#  Self-Declaration – Customer and associated parties

|  |  |
| --- | --- |
|  | **Y/N** |
| Do any of the companies in the proposed contracting party's ownership structure have bearer shares? |  |
| If so, please provide details in the box below: |
|  |
| Do any of the companies or principals in the proposed contracting party's ownership structure operate under embargoes / sanctions? |  |
| If so, please provide details in the box below: |
|  |
| Have any of the companies or principals in the proposed contracting party's ownership structure been found guilty of fraud offences, modern slavery offences or criminal offences? |  |
| If so, please provide details in the box below: |
|  |
| Are any of the companies or principals in the proposed contracting party's ownership structure currently, or have they ever been, subject of economic crime litigation or any sanctions under the Proceeds of Crime Act 2002? |  |
| If so, please provide details in the box below: |
|  |
| Are any of the companies in the proposed contracting parties’ ownership structure Government or State Owned (>10%)? |  |
| If so, please provide details in the box below: |
|  |
| Are there any nominee directors or shareholders in the ownership structure of the proposed contracting party? |  |
| If so, please provide details in the box below (i.e. who are they holding shares / acting on behalf of): |
|  |
| Do (i) any of the companies or principals in the proposed contracting party's ownership structure, (ii) any close family member (i.e. parents, siblings) or (iii) close associates (in a professional manner) hold a prominent position with Homes England or its subsidiaries and/or joint ventures (list of subsidiaries and joint venture is listed in [Homes England’s Annual Accounts](https://www.gov.uk/government/collections/homes-englands-annual-reports-financial-statements) under the heading of Share of profits of associates and joint ventures)?  |  |
| If so, please provide details in the box below: |
|  |

# Signed Declaration

The Declaration must be signed by a Director (or equivalent[[5]](#footnote-5)) of the Applicant.

By signing this Declaration, I confirm that:

1. The information contained in this document is true and correct.
2. I have declared full details of all individual Beneficial Owners, who have an interest of 10% or more (directly or indirectly) in the Applicant and its direct ownership structure, directors/ key controllers and/or decision makers.
3. I will notify you in writing as soon as practically possible if there is any change to the declared individual Beneficial Owners, who have an interest of 10% or more (directly or indirectly) in the Applicant and its direct ownership structure, directors/key controllers and/or decision makers.
4. The person signing this form is duly authorised by all individuals disclosed in this document to consent to Homes England performing Credit Reference Agency searches and use of information as set out in the Customer Due Diligence Know Your Customer Guidance Notes.
5. I have read and understand the Data Protection Statement, as stated in the Customer Due Diligence Know Your Customer Guidance Notes and [Homes England’s Privacy Notice](https://www.gov.uk/government/organisations/homes-england/about/personal-information-charter).

|  |  |
| --- | --- |
| **Signature** |   |
| **Print Name** |   |
| **Position held** |   |
| **Date** |   |

**Please return a signed copy of this form to your Homes England contact.**

**\*Do not send any original / physical documents – we only require certified copies**

1. A **Key Controller** is elected or appointed to exercise direct control over the Customer by participating in the governance or senior executive activities of that entity. [↑](#footnote-ref-1)
2. A **Decision Maker** is someone who is involved in the decision-making process of the Applicant, both at organisational and managerial level. [↑](#footnote-ref-2)
3. **Beneficial Owner** means a person who owns 10% or more – directly or indirectly - of the issued shares of the entity (add beneficiaries) [↑](#footnote-ref-3)
4. **PEPs** include; heads of state, heads of government, ministers and deputy or assistant ministers; members of parliaments or of similar legislative bodies; members of supreme courts, of constitutional courts or of other high-level judicial bodies the decisions of which are not subject to further appeal, except in exceptional circumstances; members of courts of auditors or of the boards of central banks; ambassadors, charges d’affaires and high-ranking officers in the armed forces (other than in respect of relevant positions at Community and international level); members of the administrative, management or supervisory boards of State-owned enterprises; and directors, deputy directors and members of the board or equivalent function of an international organisation. [↑](#footnote-ref-4)
5. For example; Trustees, Settlors, Protectors, Members, Partners etc. [↑](#footnote-ref-5)