



Right to Buy: Financial Information and Anti-Money Laundering Declaration Form

This form is used to consider your eligibility for the Right Buy and should be completed and returned together with the Form RTB1 Application Form. Your application will not be able to be progressed until **BOTH** forms have been received.

Money laundering is any process which is intended to use, control, hide or disguise money or property which is derived from criminal activity and given the appearance of being legitimate.

Tendring District Council is committed to preventing money laundering by having proportionate and cost effective anti-money laundering systems and processes in place.

The Money Laundering Regulations 2017 set out detailed requirements for organisations to establish procedures to prevent its services being used for money laundering.

This declaration must include the names and signatures of each person sharing the Right to Buy. All parties must print their name, sign and date the document.

Failure to do this or to provide any of the required information or supporting documentation may delay your application.

Giving false or misleading information or omitting information for the purpose of gaining the Right to Buy may be regarded as a criminal offence for which action could be taken against you. This could include prosecution and the recovery of the property.

Part A: Personal Details – Tenants of the property

Please answer these questions in full. Use a separate sheet of paper if there is not enough room on the form to provide details of all joint applicants.

Property address	
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Give the following details for each tenant(s) of the property :

	You	Joint tenant	Joint tenant
Surname			
First names			
Title (Mr, Mrs, Ms or other)			
Date of Birth			
National Insurance Number			
Is the property your only or principal home?			
Details of any names you have previously been known as (please include originals of marriage certificate(s), divorce papers and/or Deed Poll document)			
Are you currently in receipt of Housing Benefit or Universal Credit or have received this in the last six months?	Yes <input type="checkbox"/> No <input type="checkbox"/>		

If yes, please provide evidence of your change in circumstances that have enabled you to apply for the Right to Buy	
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Part A: Personal Details – Family members

Please give the following details for each family member (s) who wish to share the Right to Buy:

	Family member 1	Family member 2	Family member 3
Surname			
First names			
Title (Mr, Mrs, Ms or other)			
Date of Birth			
Your National Insurance Number			
Have you lived in the property for the last 12 months?			
Relationship to tenant			
Details of any other names you have previously been known as (include evidence of this)			

Part B: Identity

Please provide ONE of the following forms of photographic identification for each applicant.

Acceptable forms of identification include:

- UK or EU passport
- Full UK or EU Driving Licence
- EU Identity Card

All applicants must provide **originals** of these documents, either in person, by post or hand delivery to one of our offices. Originals will be returned by Recorded Delivery.

Documents Checked by: Date:

PART C: Residency

Please provide ONE form of proof of residency documentation per applicant confirming the address of all those purchasing the property.

Acceptable forms of residency documentation include:

- P45, P60 or pay slip
- Recent utility bill (no more than three months old)
- Bank or credit card statement (no more than three months old)

Additionally, if you are a family member sharing the Right to Buy, you will need to provide proof of residency for the last 12 months. A good example of this would be 12 months' worth of bank statements.

Documents Checked by: Date:

Part D: Other properties and tenancies

Please answer these questions in full. If there is not enough room on the form to provide details for all joint applicants, please use the blank page at the end of this form.

Do you or any of the joint applicant(s) own or have an interest in a residential property or land in the UK or abroad? Please complete this section whether or not you currently live in the property.

Answer even if you don't think that you own or have an interest in the property or land.

You No Yes **Joint applicant(s)** No Yes

If yes, please give details:

Name of applicant	Address of property	Value of property	If you don't live there, why not?

Have you or any of the joint applicant(s) ever purchased a Local Authority property through the Right to Buy scheme?

You No Yes **Joint applicant(s)** No Yes

Date of purchase _____

If yes, please give details and include any documents if possible

Name of applicant	Address of property	Value of Discount	Name of landlord	If you don't live there, why not?

Other than your current tenancy, do you or any of the joint applicant(s) hold another tenancy or joint tenancy anywhere in the UK?

You No Yes **Joint applicant(s)** No Yes

If yes, please give details:

Name of applicant	Address of property	Name of local authority	If you don't live there, why not?

Part E: Financial

Please tell us where ALL of the money for this purchase is coming from. You will need to provide copies of documentation that refers to all of the amounts stated below. This includes mortgage offer (agreement in principle, bank statements etc)

If family or friends are providing the money, we require copies of their bank statements and a letter confirming the nature and details of any loan or gift along with proof of their identity and address documents.

Are you taking out a mortgage?

Yes No

If yes, please provide details of your mortgage provider and the amount you intend to borrow:

How are you funding the deposit for your application? (please provide evidence of these funds)

If you are not taking out a mortgage, please answer the following questions:

Is the money a gift or loan from family or friends?

Yes No

If yes, please provide details of who is gifting you the money, their relationship to you and how much they are gifting or loaning you.

Is the money from an inheritance?

Yes No

If yes, please provide evidence of how much you are inheriting and who from:

Are you using your own savings?

Yes No

If yes, please provide details of your savings

Sale or realisation of an asset?

Yes No

If yes, please give details

Are you in receipt of any State Benefits?

Yes No

If yes, please give details

If **none** of the above apply, will money from any other source be used to fund this purchase?
Please provide full details and evidence

Part F: Your employment details

Please provide details of your employment and earnings for the last 12 months

	You	Joint tenant	Joint tenant
Name			
Employer			
Earnings			
How are these paid to you?*			
Do you receive any other income?			
List any companies or directorships held in last 12 months			
Details of funds, wages or dividends paid via these companies			

* If any earnings are paid via a bank account, please provide evidence of this / these bank accounts.

Please provide details of the employment and earnings for each family member sharing the Right to Buy for the last 12 months

	Family member	Family member	Family member
Name			
Employer			
Earnings			
How are these paid to you?*			
Do you receive any other income?			
List any companies or directorships held in last 12 months			
Details of funds, wages or dividends paid through these companies			

* If any earnings are paid to via a bank account, please provide evidence of this / these bank accounts.

Part G: Debts and Court Orders

Bankruptcy. Please answer these questions in full

Have you or any of the joint applicant(s) ever been made bankrupt?

You

No

Yes

Joint applicant(s)

No

Yes

If yes, please give details and provide Discharge Certificate:

Bankruptcy

Is there a bankruptcy pending against you or any of the joint applicant(s)?

You

No

Yes

Joint applicant(s)

No

Yes

If yes, please give details:

Debts

Do you or any of the joint applicant(s) have arrangements with any creditors (people or companies you owe money to, for example an IVA (Individual Voluntary Arrangement), CCJ (County Court Judgement) or DRO) (Debt Relief Order) and still owe them money?

You

No

Yes

Joint applicant(s)

No

Yes

If yes, please give details:

Debts owed to the Council

Do you or any of the joint applicant(s) have any debts outstanding with the Council e.g., Council Tax, Housing Benefit overpayment?

You No Yes

Joint applicant(s) No Yes

If yes, please give details:

Power of Attorney

Have you appointed any attorneys to make decisions for you? If yes, please tick all that apply and provide copies of Certificate(s):

- LPA for Health & Welfare
- LPA for Property and Financial Affairs
- EPA (Enduring Power of Attorney)

	Attorney 1	Attorney 2	Attorney 3
Surname			
First names			
Title (Mr, Mrs, Ms or other)			
Date of Birth			
Address			
Please state LPA/EPA this Attorney holds			

If you have more than 3, please continue on a separate sheet.

Do you have any restrictions placed on the decisions your Lasting Power of Attorney(s) can make? If yes, please give details:

Part H: Declaration and Signatures. Please read before signing

ALL PERSONS APPLYING TO SHARE THE RIGHT TO BUY MUST READ AND SIGN THIS DECLARATION

I / We grant Tendring District Council permission to make any enquiries needed to confirm the information given on this form and the Form RTB1.

The Council may get information about you from others, or may give information to them. If we do, it will only be as the law permits to check accuracy of information; prevent or detect crime; protect public funds. We may also check information we receive about you with information in our records. This can include information provided by you as well as by others such as government departments and agencies.

I / We confirm that:

I / We have read and understood the contents of this form.

To the best of my/our knowledge and belief the information that has been provided on this form is true, complete and correct. I / we understand it is used in determining my/our eligibility for the Right to Buy.

I / We understand that the property I / we are applying to buy must be our / only or principal home, both now and throughout the duration of our application.

I / We are aware that I / we must inform Tendring District Council about any changes in circumstances immediately.

I / We also understand that if I/we give false or misleading information or I/we omit information for the purpose of gaining the Right to Buy, it may be regarded as a criminal offence and action could be taken against me/us including court action and the recovery of property.

Tenant 1:

Signature

Full Name

Date of Birth

Date

Family member 1:

Signature

Full Name

Date of Birth

Date

Tenant 2:

Signature

Full Name

Date of Birth

Date

Family member 2:

Signature

Full Name

Date of Birth

Date

Tenant 3:

Signature

Full Name

Date of Birth

Date

Family member 3:

Signature

Full Name

Date of Birth

Date

Please note:

Due diligence on behalf of the Council and any legal representative acting in your purchase will need to ensure that any source of funds have been subject to thorough Anti Money Laundering requirements.

The Council will be unable to proceed in any sale where we are not satisfied with the source of funds.

Continuation sheet

Please use this space to provide more information about any of the answers you have given if you need to.
Please state the section that this information relates to.