

Money Laundering Regulations 2007

Section 75 of the London Local Authorities Act 2007

New legislation introduced in 2007, requires mail forwarding businesses to register with HMRC & their Local Authority and to keep records of all clients who use their services.

MLR classifies our industry under 'Mailbox services'. It states that we must undertake Customer Due Diligence and ongoing risk assessment of clients and their activities.

Under the LLA legislation a mail forwarding business is one where a postal address is made available to a person for the receipt of letters & postal packages that are held for collection or forwarded on to them.

Messagemail Ltd is registered as follows:

MLR Reg No: 12297550

LLA Reg No: 028

Member – The Business Centre Association and The BCA Virtual Office Forum

Record Keeping

A person carrying on a mail forwarding business is required to keep a record of :

- a) the full name, address and telephone number of all persons for whom post is received or who has requested postal packets received to be held or forwarded to them
- b) the nature of the business (if any) carried out by that person
- c) any instructions as to the delivery or forwarding of postal packets
- d) the name and address of person(s) to whom postal packets are to be forwarded, if different from a) above
- e) copies of originals of two documents of a type approved by the council for the purposes of identifying the person and verifying the address(es) required in a) above.

A client's name and address in a) above must not be the name and address of another mail forwarding business.

The name and address to be kept in a) above must be

- a) in the case of an individual, his private address
- b) in the case of a body corporate or partnership
(note, a body corporate includes a limited company)
 - 1) the registered office address or the principal address of the partnership and
 - 2) the names and private addresses of the directors or partners or another person directly or indirectly responsible for the management of the body corporate or partnership and
 - 3) the address of the principal place of business of the body corporate or partnership if different from any of the addresses mentioned in 1) and 2) above.

This will mean that apart from where a client is a sole individual, a contract with a mail forwarding business will require more than one name and address to be held by a mail forwarding business.

Documents for Identification and Verification Purposes.

The legislation requires copies to be kept of the originals of two documents of a type approved by the council for the purposes of identifying a person and verifying their address.

Types of documents approved by Westminster Council are listed in Annex 1 below.

In order to identify a person one document should be taken from the photo identification in list 1 and to verify their address, a second document from list 2.

In the case of a body corporate (limited company) the certificate of incorporation will be considered as verifying the name of the body corporate. A second document should be taken from list 2 to verify the registered office address.

Please Note-

In order to ensure a copy of a document is that of the original, as required by law, it is strongly recommended that the copy is taken by ourselves from the original document. Alternatively we can accept a certified copy of an original document. It is recommended that a certified copy of a document is certified by a professional person. It is up to you to take steps to satisfy ourselves that the copy we hold is that of the original.

Annex 1: Documents Approved by the City of Westminster for Identification Purposes

Two documents one from each list is required.

1. Photo identification – Proof of identity

- Passport
- Driving Licence (with photocard)
- National Identity Card
- HM Forces Identity Card
- A current student card
- Employment identification card
- Disabled drivers blue pass

2. Proof of address (provided both name and address is shown)

- Gas or Electricity bill
- Telephone bill
- Water bill
- Mortgage Statement
- Council Tax bill
- Bank / Building Society statement (includes credit card/ store card bill)
- TV licence
- Valid insurance certificate
- Pay slip
- P45/P60 statement
- Financial statement (e.g. pension, endowment)
- Current benefit book

- Letter from Benefits Agency
- HM Revenue and Customs Notice of Coding
- Student hall of residence agreement or other proof of accommodation
- Declaration from owner/operator of the registered office address that you are entitled to use their address as such