**The Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 – MLR Individual Form**

**Application Form for an MLR Individual of an Annex I Financial Institution**

**Name of MLR Individual** (the Individual for whom approval is being requested)

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**Full name of Applicant Firm** (as entered in Question 2.1)

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**Firm Reference Number** (as entered in Question 2.2) [if one exists]

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| **Important information: please read before completing this form**Please keep a copy of the forms you complete and any supporting documents you include with this application for your future reference.The FCA processes personal data in line with the requirements of The General Data Protection Regulation (EU) 2016/679 and the Data Protection Act 2018. For further information about the way we use the personal data collected in this form, please read our privacy notice available on our website: [www.fca.org.uk/privacy](http://www.fca.org.uk/privacy) . **It is important that you disclose all relevant information and that it is accurate and complete; if you do not, you may be committing a criminal offence and it may delay your application.**The FCA has produced guidance notes that accompany this form: <https://www.fca.org.uk/publication/forms/mlr-individual-form-notes.docx> . This will help both the applicant and the MLR Individual answer the questions in this form. Both the applicant and the MLR Individual will be treated by the FCA as having taken these notes into consideration when completing their answers to the questions in this form.**Contents of this form**1 Personal identification details 32 Firm identification details 53 Arrangements 64 Fitness and propriety 75 Supplementary information 116 Declarations and signatures 12 |

**Financial Services Authority**

**Application for Authorisation as a**

**Payment Institution**

**Filling in the form**

**1** If you are using your computer to complete the form, use the TAB key to move from question to question and press SHIFT TAB to move back to the previous question.

**2** If you are filling in the form by hand:

* use black ink
* write clearly

**3** If you think a question is not relevant to you, write 'not applicable' and explain why.

**4** If you leave a question blank without telling us why, we will have to treat the application as incomplete. This will increase the time it takes to assess your application.

**5** If there is not enough space on the MLR Individual Form, you may need to use separate sheets of paper. Clearly mark each separate sheet of paper with the relevant question number.

**6** If the MLR Individual Form is part of a new application for registration as an Annex I Financial Institution this should be attached to your application in Connect.

If the MLR Individual Form is not part of a new application for registration as an Annex I Financial Institution, please complete the MLR Individual Form, sign the declaration in Section 6 and post the completed MLR Individual Form to us at:

**Authorisations Support Team
The Financial Conduct Authority
12 Endeavour Square
London
E20 1JN**

**You will receive confirmation of this application. If you do not hear from us within 10 working days you must contact us on 0300 500 0597.**

 **1.8 Previous name**

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 **1.9 Date of name change (dd/mm/yyyy)**

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 **1.10a Nationality**

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 **1.10b Passport number**

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 **1.11 Place of birth**

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 **1.12 Private address**

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| Business address |       |
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| Postcode |       |

 **1.9 Dates resident at this address (mm/yyyy)**

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 **To Present**

If address has changed in the last three years, please provide addresses for the previous three years.

|  |  |
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| 31 | Personal identification details |
| 1 | Personal identification details |

**1.1 Title (eg Mr, Mrs, Ms, etc)**

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**1.2 Surname**

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**1.3 ALL forenames**

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**1.4 Name commonly known by**

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**1.5 Date of birth (dd/mm/yyyy)**

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**1.6 National Insurance number**

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**1.7 Previous name**

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**1.8 Date of name change (dd/mm/yyyy)**

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**1.9 Nationality**

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 **1.10 Passport number** (only required if a National Insurance number has not be provided)

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**1.11 Place of birth**

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**1.12 Private address**

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| Private address |       |
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| Postcode |       |

**Date resident at this address (mm/yyyy)**

**From**

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If you have lived at this address for less than the last five years, please provide addresses for the previous five years. If more than two previous addresses, please provide additional information within Section 5: Supplementary Information.

**1.13 Previous address 1**

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| Private address |       |
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**Dates resident at this address (mm/yyyy)**

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**Previous address 2**

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| Private address |       |
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| Postcode |       |

**Dates resident at this address (mm/yyyy)**

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| 2 | Firm identification details |

**2.1 Name of Applicant Firm (or MLR Individual if sole trader) making the application**

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**2.2 FCA Firm Reference Number (FRN) (if known)**

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**2.3 Who should be the FCA contact at the Applicant Firm in relation to this application?**

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| Name |       |

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| Position |       |

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|  Telephone |       |

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| Fax |       |

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| Email |       |

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| 3 | Arrangements |

**3.1 Nature of the arrangement between the Individual and the Annex I Financial Institution**

[ ]  The Sole Proprietor of the business

[ ]  A Partner in the business

[ ]  A Director of the business [or a nominated officer]

[ ]  The senior manager responsible for compliance with the Regulations under Regulation 21(1)(a)

[ ]  The nominated officer appointed under Regulation 21(3)

[ ]  A beneficial owner, who owns or controls more than 25% of the shares or voting rights in the company

[ ]  Other (give details below)

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| 4 | Fitness and Propriety |

In answering these questions, the individual and the firm are expected to give the wording of the questions the widest possible interpretation. **Remember, the FCA treats non-disclosure very seriously.**

Part A – Criminal and Civil proceedings

In answering the questions in this section, you should include matters whether they occurred in the United Kingdom or overseas. Please note, the applicant is not required to disclose any convictions that are regarded as 'spent' under the Rehabilitation of Offenders Act 1974.

For the avoidance of doubt, references to the legislation above are references to the legislation as amended.

 **4.1 Has the MLR Individual ever been convicted of an offence listed in Part B: Relevant Offences, in the UK or of an equivalent offence in another country?**

[ ]  [ ]  No [ ] [ ]  [ ]  Yes

**4.2 Is the MLR Individual presently charged with any of the offences listed in Part B: Relevant Offences?**

[ ]  [ ]  No [ ] [ ]  [ ]  Yes

 **4.3 For a beneficial owner who is not currently approved as a SMF manager** [**https://www.handbook.fca.org.uk/handbook/glossary/G3503f.html?filter-title=smf**](https://www.handbook.fca.org.uk/handbook/glossary/G3503f.html?filter-title=smf)**) by the FCA/PRA, has a criminal record check been carried out within the last 6 months?**

[ ]  [ ]  No [ ] [ ]  [ ]  Yes [ ] [ ] [ ]  N/A

A basic Disclosure and Barring Service (DBS) check must be carried out. If the individual is based in Scotland, Northern Ireland or outside of the United Kingdom, they’ll need to request an equivalent criminal record check. Evidence of the check should be readily available upon request.

**4.4 Has the MLR Individual ever been made bankrupt, or has their estate been sequestrated, and (in either case) not discharged?**

[ ]  [ ]  No [ ] [ ]  [ ]  Yes

**4.5 Is the MLR Individual subject to a disqualification order under the Company Directors Disqualification Act 1986?**

[ ]  [ ]  No [ ] [ ]  [ ]  Yes

**4.6 Is, or has, the MLR Individual been subject to a confiscation order under the Proceeds of Crime Act 2002?**

[ ]  [ ]  No [ ] [ ]  [ ]  Yes

**4.7 Has the MLR Individual previously held a position of ownership or control in another business subject to money laundering regulations?**

[ ]  [ ]  No [ ] [ ]  [ ]  Yes

**4.8 If you have answered ‘Yes’ to any of the questions above, please give full details in Section 5. Tick this box to confirm that you have provided full details, including date(s) and offence(s) as applicable.**

[ ] [ ]  [ ]  Yes**Part B – Relevant Offences**

This is a list of the relevant offences within Schedule 3 of the Regulations and there are no questions to answer within Part B: Relevant Offences.

1. **An offence under the Perjury Act 1911(b).**
2. **An offence under section 89 of the Criminal Justice Act 1967 (false written statements tendered in evidence)(c).**
3. **An offence under section 20BB of the Taxes Management Act 1970 (falsification of documents)(d).**
4. **An offence under section 11 of the European Communities Act 1972 (EU offences)(e).**
5. **An offence under Article 10 of the Perjury (Northern Ireland) Order 1979 (false statutory declarations and other false unsworn statements)(f).**
6. **An offence under the Customs and Excise Management Act 1979(a).**
7. **An offence under the Estate Agency Act 1979, or specified for the purposes of section 3 of that Act in the Estate Agents (Specified Offences) (No 2) Order 1991(b).**
8. **An offence under any of sections 1 to 5 of the Forgery and Counterfeiting Act 1981(c) (counterfeiting offences).**
9. **An offence under section 35 of the Administration of Justice Act 1985 (penalty for pretending to be a licensed conveyancer or recognised body)(d).**
10. **An offence under section 11(1) (undischarged bankrupts) or 13 (criminal penalties) of the Company Directors Disqualification Act 1986(e).**
11. **An offence under section 1, 2, 3, 3ZA or 3A of the Computer Misuse Act 1990(f) (computer misuse offences).**
12. **An offence under section 112 (false representations or obtaining benefit) or 114 (offences relating to contributions) of the Social Security Administration Act 1992(g).**
13. **An offence under section 52 of the Criminal Justice Act 1993(h) (the offence of insider dealing).**
14. **An offence under the Value Added Tax Act 1994(i).**
15. **An offence under section 44(2) of the Criminal Law (Consolidation) (Scotland) Act 1995 (false statement and declarations)(j).**
16. **An offence under the Data Protection Act 2018 (k).**
17. **An offence under the Terrorism Act 2000(l).**
18. **An offence under paragraph 7(2) or (3) of Schedule 3 to the Anti-Terrorism, Crime and Security Act 2001(m) (offences).**
19. **An offence under the Money Laundering Regulations 2001(n), the Money Laundering Regulations 2003(o), the Money Laundering Regulations 2007(p) or under these Regulations.**
20. **An offence under section 35 of the Tax Credits Act 2002(q) (offence of fraud).**
21. **An offence under Part 7 (money laundering) or Part 8 (investigations) of, or listed in Schedule 2 (lifestyle offences: England and Wales), 4 (lifestyle offences: Scotland) or 5 (lifestyle offences: Northern Ireland) to, the Proceeds of Crime Act 2002(a).**
22. **An offence under the Commissioners for Revenue and Customs Act 2005(b).**
23. **An offence under the Terrorism Act 2006(c).**
24. **An offence under section 1, 2, 6 or 7 of the Bribery Act 2010(d) (bribery).**
25. **An offence under section 45 of the Serious Crime Act 2015(e) (offence of participating in activities of organised crime gang).**
26. **An offence under Parts 1 (general privacy protections); 2 (lawful interception of communications), 3 (authorisations for obtaining communications data), 5 (equipment interference), 6 (bulk warrants) and 7 (bulk personal dataset warrants) of the Investigatory Powers Act 2016(f).**
27. **An offence under section 45 (failure to prevent facilitation of UK tax evasion offences) or 46 (failure to prevent facilitation of foreign tax evasion offences) of the Criminal Finances Act 2017(g).**
28. **An offence of cheating the public revenue.**
29. **An offence under the law of any part of the United Kingdom consisting of being knowingly concerned in, or in taking steps with a view to, the fraudulent evasion of tax.**
30. **Any offence which has deception or dishonesty as one of its components.**
31. **The common law offences of conspiracy to defraud and perverting the course of justice.**
32. **An offence of attempting, conspiring or inciting the commission of an offence specified in this Schedule.**
33. **An offence under section 44 of the Serious Crime Act 2007 of doing an act capable of encouraging or assisting the commission of an offence specified in this Schedule.**
34. **An offence of aiding, abetting, counselling or procuring the commission of an offence specified in this Schedule.**

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| 5 | Supplementary information |

**5.1 If there is any other information the MLR Individual or the firm considers may be relevant to the application, it must be included here.**

**Please also include here any additional information indicated in previous sections of the form.**

**If there is insufficient space, please continue on a separate sheet of paper and clearly identify the section and question the additional information relates to.**

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| **Question** | **Information** |
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**Please indicate how many additional sheets are being submitted**

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| 6 | Declarations and signatures |

Declaration of MLR Individual

Knowingly or recklessly giving the FCA (or providing to another person to give to the FCA) information which is false or misleading in a material particular, is a criminal offence (regulation 88(1) of the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017) and may lead to disciplinary sanctions or other enforcement action by the FCA.

It should not be assumed that information is known to the FCA merely because it is in the public domain or has previously been disclosed to the FCA or another regulatory body, and the applicant is not entitled to assume that. In assessing this application, the FCA will check its existing records in respect of (or for information relating to) the applicant or persons connected to it.

The FCA processes personal data in line with the requirements of The General Data Protection Regulation (EU) 2016/679 and the Data Protection Act 2018. For further information about the way we use the personal data collected in this form, please read our privacy notice available on our website: [www.fca.org.uk/privacy](http://www.fca.org.uk/privacy) .

**With reference to the above, the FCA may seek to verify the information given in this form including answers pertaining to Fitness and Propriety. This may include a credit reference check and/or a Disclosure and Barring Service (DBS) check.**

**I authorise the FCA to make such enquiries and seek such further information as it thinks appropriate in the course of verifying the information given in this form. I understand I may be selected to undergo a DBS search to determine whether any criminal records are held in relation to me and that the FCA may wish to disclose the results of that search to the firm submitting this application.**

**I confirm that the information in this form is accurate and complete to the best of my knowledge and belief and that I have read the notes to this form.**

 **6.1 MLR Individual’s full name**

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 **6.2 Signature**

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 **Date (dd/mm/yyyy)**

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Declaration of Applicant Firm

It is a criminal offence under Regulation 88(1) of the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 to knowingly or recklessly give us information which is false or misleading in a material particular. If necessary, appropriate professional advice should be sought before supplying information to us.

All information that the FCA might reasonably consider to be relevant to this notification should be supplied to the FCA. It should not be assumed that information is known to the FCA merely because it is in the public domain or has previously been disclosed to the FCA or another regulatory body, and the applicant is not entitled to assume that. In assessing this application, the FCA will check its existing records in respect of (or for information relating to) the applicant or persons connected to it.

**In making this application the Applicant Firm believes on the basis of due and diligent enquiry that the MLR Individual is a Fit and Proper person. I confirm that the information in this form is accurate and complete to the best of my knowledge and belief.**

**I confirm that I have authority to make this application and sign this form on behalf of the Applicant Firm identified in Section 2.**

**6.3 Name of the Applicant Firm submitting the application**

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**6.4 Name of person signing on behalf of the Applicant Firm**

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**6.5 Job title**

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**6.6 Signature**

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**Date (dd/mm/yyyy)**

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