EPSOM & EWELL BOROUGH COUNCIL

# Anti-Money Laundering Policy

Version number: 1.2
Date: October 2026

## Tracking

**Policy title:** Anti-Money Laundering Policy

**Head of Service sign off:** 5th October 2026

**SLT sign off:** 10th August 2023

**Review due date:** October 2029

**Service:** Corporate Services

## Revision History

| Version no. | Revision Date | Revisor | Previous Version | Description of Revision |
|---|---|---|---|---|
| 1.1 | 06/07/2023 | Business Assurance Manager | 1.0 | Minor amendments: formatting, team and job names, change of MLRO, and references. |
| 1.2 | 05/10/2026 | Corporate Governance and Strategy Manager | 1.1 | Admin updates: role titles and contact details, additional legislative and process clarity. |

## Document Approvals

Each revision requires the following approvals:

- Non-administrative updates: Strategic LeadershipTeam (SLT).
- Administrative updates:Assistant Director of Corporate Services

## Impact Assessment and Considerations

| Assessment Type | Required / Not Required | Date Completed | Impact Assessments and Considerations Comment | Completed By |
|---|---|---|---|---|
| Equality Impact Assessment | Not required | | No direct implications: everyone will be treated equally in accordance with the law and the contents of the council's agreed fraud related policies. | Business Assurance Manager |
| Health and safety | Not required | | No direct implications. | Business Assurance Manager |
| Data Protection Impact Assessment | Not required | | No direct implications: information obtained will be treated in accordance with legal requirements and the council's information governance related policies. | Business Assurance Manager |
| Climate Change | Not required | | No direct implications. | Business Assurance Manager |

# Anti-Money Laundering Policy

## 1. Introduction

1.1 The Council has a zero tolerance policy concerning money laundering and is committed to the highest standards of conduct.

1.2 The Proceeds of Crime Act 2002 and the Terrorism Act 2000 contain offences and reporting provisions relevant to the Council and its employees. The Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017, as amended, apply only where the Council carries on an activity within the regulated sector, such as certain legal, accountancy or trust and company services. The Council nevertheless applies proportionate anti-money laundering arrangements across its activities to reduce the risk of its services being used for money laundering or terrorist financing.

1.3 This policy sets out the process to minimise the risk, as well as provide guidance, on the Council's money laundering procedures. This policy forms part of the Council's overarching framework for counter fraud. Adhering to this policy and guidance will protect employees from the risk of prosecution if an employee becomes aware of money laundering activity while employed by the Council. The policy is not intended to prevent customers and service providers from making payments for Council services, but to minimise the risk of money laundering in high value cash transactions.

## 2. Definition of Money Laundering

2.1 The Council defines money laundering as the process where the proceeds of crime and the true ownership of those proceeds are changed so that they appear to come from a legitimate source.

2.2 The main Money Laundering offences are:

- Concealing, disguising, converting, transferring or removing criminal property from the UK (section 327 of the Proceeds of Crime Act 2002.

- Arranging – entering into or being concerned in an arrangement which a person knows or suspects facilitates the acquisition, retention use or control of criminal property by or behalf of another person (section 328).

- Acquisition – acquiring, using or possessing criminal property (section 329).

2.3 This policy also covers 'third party' offences that relate to the suspicion or knowledge that money laundering is taking place, including:

- Doing something that might prejudice an investigation e.g. falsifying a document.

- Failure to disclose one of the principal offences listed above.

- Tipping off – where someone informs a person who is, or suspected of being involved in money laundering, in such a way as to reduce the likelihood of or prejudice an investigation.

2.4 "Criminal property" means anything of value (including cash, any type of financial security, investments, land, benefit under a contract, etc) that results from criminal activity.

## 3. The Council's Obligations

3.1 The Council will maintain proportionate policies and procedures to meet its obligations under the Proceeds of Crime Act 2002 and the Terrorism Act 2000. Where a Council activity falls within the regulated sector, the relevant requirements of the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017, as amended, must also be followed.

- Appoint a Money Laundering Reporting Officer (MLRO) to receive any disclosures from employees relating to money laundering.

- To make arrangements to receive and manage the concerns of staff about money laundering and their suspicion of it, to make internal enquiries and to make reports where necessary to the National Crime Agency.

- To establish internal procedures to help forestall and prevent money laundering.

- Apply proportionate, risk-based customer due diligence where required by law or by an approved Council procedure, including obtaining information about the purpose and intended nature of a relevant business relationship or transaction.

- Maintain a record of incidents that have been reported to the MLRO.

- Provide training for relevant staff on how to identify the signs of potential money laundering transactions.

- Treat cash payments of £5,000 or more, and linked cash payments totalling £10,000 or more, as higher-risk transactions requiring referral to the MLRO under this policy. These internal thresholds do not replace the requirement to report any transaction, regardless of value, where knowledge or suspicion of money laundering or terrorist financing arises.

## 4. Money Laundering Reporting Officer

4.1 The officer nominated (MLRO) to receive disclosures about money laundering activity within the Council is Andrew Bircher, the Assistant Director of Corporate Services, who can be contacted as follows:

- Email: abircher@epsom-ewell.gov.uk
- Telephone: 01372 732224

4.2 In the absence of the MLRO, Cagdas Canbolat (Director of Corporate Services (Section 151)), is authorised to deputise for the Assistant Director of Corporate Services. The Director of Corporate Services (Section 151) can be contacted as follows:

- Email: ccanbolat@epsom-ewell.gov.uk
- Telephone: 01372 732211

## 5. Disclosure Procedure

**Procedure for reporting potential cases of Money Laundering**

5.1 Where you know or suspect that money laundering is taking place or has taken place, you must report this as soon as possible to the MLRO with the completion of the Council's Money Laundering disclosure form.

5.2 If there are doubts over the validity of the customer or representative of an organisation, requests should be made to, at the very least, confirm their identification and address. Valid forms of identity and proof of address are as follows in sections 5.3 and 5.4.

5.3 Identity:

- Current passport.
- Current full UK photocard driving licence (old style provisional licences will not be accepted).
- Current EEA member state identity card (please note that UK National Identity cards are no longer valid as proof of identity for anti-money laundering purposes).
- Current identity card issued by the Electoral Office for Northern Ireland.
- Current shotgun or firearms certificate.
- Evidence of entitlement to state of locally funded benefit.

- Registered accounts or credit reference agency search with company ID.
- Foreign overseas ID.

5.4 Address:

- Council tax demand notice (current year).
- Credit card statement dated within the last 3 months.
- Utility bill dated within the last 3 months.
- Current UK driving licence.
- Evidence of entitlement to state of locally funded benefit.
- Documents issued by HMRC e.g., tax code notices (current year) or equivalent for non UK residents.

5.5 If the customer or organisation is unable to provide any of the above to confirm their status, details of the transaction should be recorded using the Disclosure Report (Appendix 1). Any queries regarding the validity of ID should be referred to the MLRO who may require certified copies or documents in English.

5.6 Should an officer suspect a case of money laundering, they should, in the first instance, stop any further processing of the suspicious transaction and record the details of the transaction. The customer should be handed back any cash.

5.7 The Disclosure Report should be sent promptly to the MLRO where the officer knows or suspects that money laundering or terrorist financing may be taking place, or has reasonable grounds for such knowledge or suspicion where an applicable statutory duty requires this. There is no general minimum monetary threshold for suspicion. Cash and other transactions should not be reported solely because of their value unless they meet an internal referral threshold set by this policy, as stated in Section 3.1.

5.8 A Disclosure Report should also be sent to the MLRO for any cash transaction of £5,000 or more, or for linked cash transactions that together meet the internal referral threshold, whether or not suspicion has otherwise arisen.

5.9 A Disclosure Report should also be sent to the MLRO where there is doubt about the validity of information provided to support a transaction.

5.10 A Disclosure Report should also be sent to the MLRO where there are unusual patterns of transactions with no apparent or visible lawful purpose.

5.11 The MLRO must assess each internal disclosure promptly and decide whether a Suspicious Activity Report should be submitted to the UK Financial Intelligence Unit within the National Crime Agency. SARs must be submitted

through the NCA SAR Portal. Where carrying out a proposed act could constitute a principal money laundering offence, the MLRO must consider whether a Defence Against Money Laundering request is required before the act proceeds. A SAR is not a crime report and does not replace any separate requirement to report crime, fraud, safeguarding concerns or an immediate risk to the appropriate authority.

- Email: communication@nca.gov.uk
- Telephone: 0370 496 7622 (available 24/7). This number is not used for outgoing calls.
- The postal address for NCA headquarters is:

  Units 1 - 6 Citadel Place,

  Tinworth Street,

  London SE11 5EF

- To report non-urgent crime please call your local police on 101. You can also report crime anonymously to Crimestoppers online or by calling 0800 555 111.[1]

5.12 Please note, **in no circumstances should the council attempt to investigate the matter** as it may prejudice any investigation that the Police carry out.

5.13 Internal disclosure reports, the MLRO's decisions, any SAR or DAML submission and related records must be retained securely for at least five years, or longer where required by the Council's retention schedule, legal hold requirements or advice from law enforcement. Access must be restricted to authorised persons.

5.14 The MLRO should assess the internal disclosure and make only those proportionate internal enquiries necessary to decide whether a SAR or DAML request is required, taking care not to alert the subject, prejudice any investigation or undertake a criminal investigation on behalf of law enforcement.

- Other transactions from the same individual or organisation.
- The type and length of any business relationship.
- The number of one off transactions.
- Any due diligence information held.
- Undertake any other reasonable enquiries that they feel may be appropriate.

5.15 Please note, **at no time and under no circumstances should you voice any suspicions to the person(s) whom you suspect of money laundering**.

5.16 Under the MLR the Council is obliged to adopt a risk based approach to anti-money laundering regulations and how they approach due diligence.

## 6. Training

6.1 The Council will take appropriate measures to ensure that employees who may be affected by money laundering legislation are made aware of the risk of money laundering, and aware of these procedures as to how to deal with the risk.

## 7. Conclusion

7.1 The legislative requirements concerning anti-money laundering procedures are lengthy and complex. This policy has been written so as to enable the Council to meet the legal requirements in a way which is proportionate to the very low risk to the Council of contravening the legislation.

7.2 Should you have any concerns whatsoever regarding any transactions then you should contact the MLRO.

## 8. Related Policies

8.1 The Anti-Money Laundering Policy is not a standalone policy. The following documents are also available on the staff intranet (E-Hub):

- Anti-Fraud and Anti-Corruption Strategy
- Whistleblowing policy
- Anti-Bribery Policy
- Conflict of Interest Policy
- Constitution and Council Operating Framework, including:
  - Financial Regulations
  - Standing Orders
  - Contract Standing Orders
  - Codes of Conduct
  - Scheme of Delegation
- Terms and Conditions of Service
- HR Policies including Disciplinary Policy
- Service Manuals and Procedures
- The Code of Conduct to any professional body to which they may belong.

8.2 The Anti-Money Laundering Policy will be reviewed every three years.

**References**

[1] National Crime Agency (no date) *Contact us*. Online available: https://www.nationalcrimeagency.gov.uk/contact-us [last accessed 05/10/2026].

**Appendix 1**

CONFIDENTIAL

# Money Laundering Disclosure Report

**To:** Money Laundering Reporting Officer

**Reporting officer name** Click or tap here to enter text.

**Position** Click or tap here to enter text.

**Business unit** Click or tap here to enter text.

**Directorate** Click or tap here to enter text.

**Email address** Click or tap here to enter text.

**Extension / telephone number** Click or tap here to enter text.

**Date of transaction** Click or tap here to enter text.

**Do not discuss the content of this report with anyone, especially the person you believe to be involved in the suspected money laundering activity you have described. To do so may constitute a tipping off offence.**

**Details of suspected offence:**

**Name(s) and address(es) of person(s) involved:**
*[if a company/public body please include details of nature of business]*

**Details of Transaction - Nature, value and timing of activity involved:**
*[Please include full details e.g. what, when, where, how. Continue on a separate sheet if necessary]*

**Nature of suspicions regarding such activity:**
*[Please continue on a separate sheet if necessary]*

Has any investigation been undertaken (as far as you are aware)? ☐ Yes ☐ No
*[Please tick the relevant box]*
If yes, please include details below:

Have you discussed your suspicions with anyone else? ☐ Yes ☐ No
*[Please tick the relevant box]*

If yes, please specify below, explaining why such discussion was necessary:

Have you consulted any supervisory body guidance regarding money laundering? (e.g. the Law Society) *[Please tick the relevant box]* ☐ Yes ☐ No

If yes, please specify below:

**Is there any other information that you feel is relevant:**

| | | | | |
|---|---|---|---|---|
| Do you feel you have reasonable grounds for not disclosing the matter to the NCA? (e.g. are you a lawyer and wish to claim legal professional privilege?) If yes, please set out full details below: *[Please tick the relevant box]* | | Yes | | No |

| |
|---|
| |

| | | | | |
|---|---|---|---|---|
| Are you involved in a proposed transaction or activity that might constitute a prohibited act under the Proceeds of Crime Act 2002 and for which a Defence Against Money Laundering may be required from the NCA? If yes, provide full details below. Yes / No. Please tick the relevant box. | | Yes | | No |

| **Please detail below any other information you feel is relevant:** |
|---|
| |

**Signed**:…… **Dated**:……

**<u>Reminder:</u> Please do not discuss the content of this report with anyone you believe to be involved in the suspected money laundering activity described. Doing so may constitute a tipping-off offence. A tipping-off offence under section 333A of the Proceeds of Crime Act 2002 is punishable by up to two years' imprisonment, a fine, or both.**

## FOR COMPLETION BY THE MONEY LAUNDERING REPORTING OFFICER

| | |
|---|---|
| **Date report received:** | |
| **Date receipt of report acknowledged:** | |

**Consideration of Disclosure - Action plan**

| **Are there reasonable grounds for suspecting money-laundering activity?** |
|---|
| |
| **If there are reasonable grounds for suspicion, will a report be made to NCA? Yes / No** |
| |
| **If yes, please confirm date of report to NCA:** |
| |
| **Details of liaison with NCA regarding the report:** |

| |
|---|
| **Is a Defence Against Money Laundering required from the NCA for any ongoing or imminent transaction that might otherwise constitute a prohibited act? If yes, provide full details. Yes / No.** |
| |

| | |
|---|---|
| **Date consent received from NCA:** | |
| **Date receipt of report acknowledged:** | |
| **Date consent given by you to employee:** | |
| **Date consent given by you to employee for any prohibited act transactions to proceed:** | |

| |
|---|
| **If there are reasonable grounds to suspect money laundering, but you do not intend to report the matter to the NCA, please set out below the reason(s) for non-disclosure:** |
| **Other relevant information:** |
| **Signed…… Dated……** |

**RETENTION PERIOD FIVE YEARS**