ANTI-MONEY LAUNDERING (AML), CUSTOMER DUE DILIGENCE & FINANCIAL CRIME PREVENTION POLICY

Deal Packaging 4 Investors ("DP4I", "we", "our" or "us") is committed to conducting business with honesty, integrity and transparency.

Financial crime damages businesses, investors, landlords and communities. We are committed to taking reasonable and proportionate steps to help prevent money laundering, terrorist financing, fraud and other forms of financial crime.

This policy explains our approach to customer due diligence, identity verification and financial crime prevention.

It should be read alongside our Privacy Policy and Confidentiality Policy.

Our Approach

We believe that robust due diligence protects:

- our investors;
- our landlord clients;
- our business;
- legitimate property transactions; and
- the wider UK property market.

We therefore adopt a **risk-based and proportionate approach** to customer due diligence.

Not every client presents the same level of risk and not every transaction requires the same level of verification.

The level of due diligence undertaken will depend upon:

- the nature of the proposed transaction;
- the assessed level of risk;
- applicable legal obligations;
- regulatory guidance; and
- the information reasonably required to understand the proposed business relationship.

Our Commitment

We are committed to:

- acting honestly and professionally;
- understanding who we are dealing with;
- taking reasonable steps to verify identity where appropriate;
- understanding how proposed transactions are to be funded where appropriate;
- complying with applicable legal obligations;
- protecting confidential information;
- reporting suspicious activity where legally required; and
- refusing to proceed with transactions where we cannot obtain an appropriate level of confidence.

Customer Due Diligence

Where appropriate, we may undertake Customer Due Diligence ("CDD") before:

- introducing investment opportunities;
- progressing property acquisitions;
- accepting instructions from investors;
- progressing transactions involving landlords;
- introducing parties to one another; or
- where circumstances change during an existing business relationship.

The extent of Customer Due Diligence will depend upon the circumstances of each case.

Information We May Request

Depending upon the circumstances, we may request information including:

- proof of identity;
- proof of residential address;
- company information;
- Companies House information;
- beneficial ownership information;
- proof of funds;

- evidence of the lawful source of funds;
- evidence of the source of wealth where appropriate;
- information regarding connected parties;
- trust documentation;
- pension documentation (including SSAS or SIPP information where relevant);
- corporate ownership information;
- information regarding professional advisers involved in the transaction.

We request only information that is reasonably necessary for the purpose concerned.

Proof of Funds

Where appropriate, we may request evidence demonstrating that funds are available for the proposed transaction.

This helps protect all parties and supports our financial crime prevention procedures.

Examples may include:

- bank statements;
- solicitor's client account confirmation;
- investment account statements;
- completion statements from previous property sales;
- accountant's confirmation;
- other appropriate evidence.

The documents requested will depend upon the individual circumstances.

Source of Funds

Where appropriate, we may request information explaining how the funds for a particular transaction have been obtained.

Examples may include:

- employment income;
- business income;
- dividends;
- property sales;
- inheritance;

- pension withdrawals;
- investment disposals;
- savings accumulated over time; or
- other legitimate sources.

The level of evidence requested will depend upon the assessed level of risk.

Source of Wealth

In higher-risk or more complex circumstances, we may request information demonstrating how an individual's overall wealth has been accumulated.

This is different from the source of funds for a particular transaction.

Source of wealth enquiries may be appropriate where justified by the nature of the transaction or the assessed level of risk.

Risk-Based Due Diligence

We recognise that every client and every transaction is different.

Accordingly, our due diligence procedures are proportionate to the circumstances.

Factors that may influence the level of due diligence include:

- transaction value;
- complexity of ownership structures;
- use of companies or trusts;
- overseas connections;
- involvement of multiple parties;
- the availability of independent professional advisers;
- unusual funding arrangements;
- legal or regulatory requirements.

The presence of one or more of these factors does not imply wrongdoing. It simply assists us in determining the level of due diligence that may be appropriate.

Higher Value and Complex Transactions

Deal Packaging 4 Investors works with a wide range of investors.

These may include:

- first-time investors;
- experienced portfolio landlords;
- limited companies;
- family investment companies;
- pension schemes;
- joint venture investors;
- overseas investors;
- high-net-worth individuals; and
- ultra-high-net-worth individuals.

The level of due diligence undertaken will reflect the nature of the proposed investment, the assessed level of risk and applicable legal requirements rather than assumptions based solely upon an individual's wealth or status.

Professional Advisers

Where appropriate, and with the client's knowledge, we may communicate with appropriately authorised professional advisers acting on their behalf.

This may include:

- solicitors;
- accountants;
- regulated financial advisers;
- mortgage brokers;
- private banks;
- family offices;
- company administrators;
- pension administrators.

This may help reduce unnecessary duplication whilst enabling us to satisfy our due diligence obligations.

Politically Exposed Persons (PEPs)

Where appropriate, we may undertake additional enquiries where an individual is identified as a Politically Exposed Person (PEP), a family member of a PEP or a known close associate of a PEP.

The existence of PEP status does not imply wrongdoing. It is one of several factors that may require additional due diligence.

Sanctions

Where appropriate, we may undertake sanctions screening where required by law or when justified by the nature of the proposed transaction.

Overseas Investors

We welcome enquiries from overseas investors wishing to invest in UK property.

Depending upon the jurisdiction, ownership structure and nature of the transaction, additional verification may be appropriate.

This may include:

- certified identification documents;
- additional proof of address;
- enhanced verification of ownership structures;
- additional evidence regarding source of funds or source of wealth;
- verification through professional advisers.

Financial Crime Prevention

We reserve the right to decline to proceed with any transaction where:

- we are unable to obtain information reasonably required for due diligence;
- information provided appears inconsistent or misleading;
- legal obligations cannot be satisfied;
- we believe proceeding may expose our business or clients to unacceptable legal, regulatory or reputational risk.

Confidentiality

Information obtained during Customer Due Diligence is treated as confidential.

It will be handled in accordance with our Privacy Policy and disclosed only:

- where reasonably necessary to provide our services;
- with your authority where appropriate; or
- where disclosure is required by law.

Record Keeping

Where Customer Due Diligence information is obtained, we will retain records for the period required by applicable legislation or regulatory guidance, after which they will be securely deleted or anonymised unless a longer retention period is required by law.

Reporting Suspicious Activity

Where we are legally required to do so, we may report suspicious activity to the appropriate authorities.

In such circumstances, legislation may prevent us from informing the individual concerned that a report has been made.

Changes to this Policy

We may update this policy periodically to reflect changes in legislation, regulatory guidance or our business practices.

The latest version will always be published on this website.

Contact Us

If you have any questions regarding this policy, please contact:

Deal Packaging 4 Investors

Email: support@dealpackaging4investors.com

Related Policies & Professional Standards

You may also find the following documents helpful:

- Privacy Policy
- Confidentiality Policy

- Property Information Disclaimer
- Investment Risk Warning
- Conflicts of Interest Policy
- Investor Due Diligence Standards

Last Updated: July 2026
