



Compliance Note (2025 Update)

This document reflects current UK legal and regulatory requirements as at September 2025, including the Data Protection Act 2018, UK GDPR, Privacy and Electronic Communications Regulations (PECR), the Money Laundering Regulations 2017, the Criminal Finances Act 2017, sanctions compliance obligations (effective May 2025), and oversight by National Trading Standards Estate & Letting Agency Team (NTSELAT).

1. Data protection

1.1 We comply with the UK GDPR and Data Protection Act 2018. We process personal data fairly, lawfully, transparently, and only for legitimate purposes.

1.2 We will only send marketing where we have consent or another lawful basis, and you can opt out at any time.

2. Anti-Money Laundering (AML)

2.1 We comply with the Money Laundering Regulations 2017, as amended, requiring verification of identity, ownership, and funding sources for sellers, buyers, landlords, and tenants. We may also use trusted third parties to assist with these checks, including (for example) a franchisee's franchisor or other regulated providers.

2.2 We are required to check clients and counterparties against the UK sanctions list and to report any matches to the Office of Financial Sanctions Implementation (OFSI).

2.3 Suspicious activity may be reported to the National Crime Agency (NCA) via a Suspicious Activity Report (SAR).

3. Complaints and redress

3.1 Complaints must be made in writing. We acknowledge within 7 working days and aim to resolve within 28 days. Where unresolved, complaints will be escalated to senior management for further review.

4. Professional indemnity insurance

4.1 We maintain professional indemnity insurance in accordance with legal and professional standards.

5. Client money protection

5.1 If we hold client money, we do so in compliance with the statutory Client Money Protection (CMP) scheme. Confirmation of membership is available on request.

6. Emails and electronic communication

6.1 We use reasonable measures to ensure email security but cannot guarantee messages are virus-free. You accept the risks of electronic communication.

7. General compliance

7.1 We operate in accordance with the Estate Agents Act 1979, the Consumer Protection from Unfair Trading Regulations 2008, and all applicable UK property agency regulations.

7.2 These provisions may be updated automatically to reflect future changes in law or regulation.