

Law firms and their clients are becoming an increasingly popular target for fraudsters. Your property lawyer must operate a strict Anti-Fraud policy in order to deter criminals and minimise the chances of being targeted.

To do this, your property lawyer is legally obliged to:

1. Verify your identity
2. Confirm that the money you are using to purchase your property is from a legitimate source ('Source of Funds' checks)

To do these checks, your lawyer must see your ID document and bank statements. Traditionally, you would have had to provide originals or copies of these documents, which is inconvenient for you and can slow down your transaction.

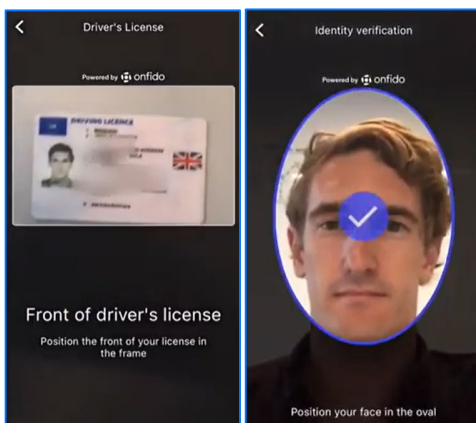
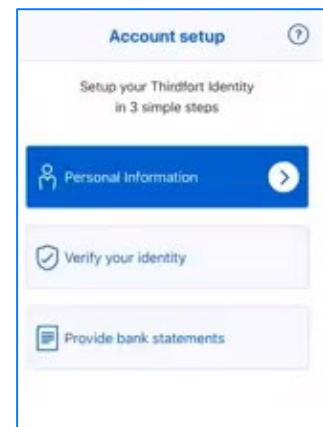
Thirdfort enables you to share these documents electronically with your lawyer. This is a much safer and more convenient way to provide this information and ensures there are no delays to your transaction.

Please follow these steps to verify your identity and Source of Funds using Thirdfort.

## Step 1. Verify your identity

**1** Wait until you have received a text message from us with a link to download the app. Once downloaded, login and select **'ID check'**.

**2** **Personal Information:** enter your name, date of birth and address. This is so your lawyer can carry out address checks.




**3** **Verify your Identity:** choose the type of ID you wish to use and take a photo of the front and back of the document.

**4** **Record selfie:** this is required to make sure you match the photo on your ID.

**5** **Provide Bank Statements:** select your bank and account you wish to provide statements for. You can provide statements for multiple banks.

**6** If your lawyer has asked for additional proof of address, you can upload this by selecting **'Upload documents'** and taking photos of them.



**7** Select **'Share identity'** to complete your ID check.

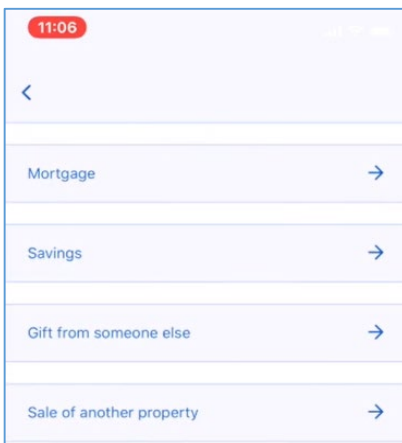
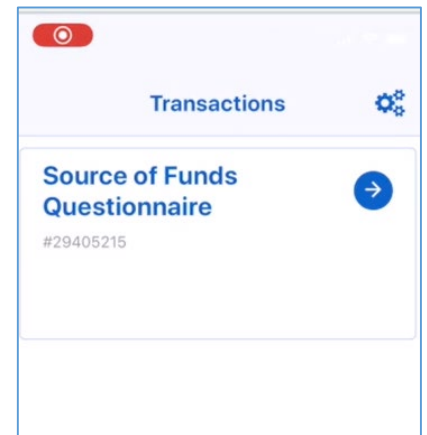


We use technology called Open Banking to enable you to safely and securely share your bank statements electronically. This avoids you having to provide paper statements which are easily faked and slow to get hold of. See our Security leaflet for more info.

## Step 2. Completing your Source of Funds questionnaire.

Under money-laundering regulations, your property lawyer has a legal duty to ensure they fully understand the source of the money you are using to purchase your property. These are called 'Source of Funds' checks and require you to complete a questionnaire and provide documentation to prove your money is from a legitimate source.

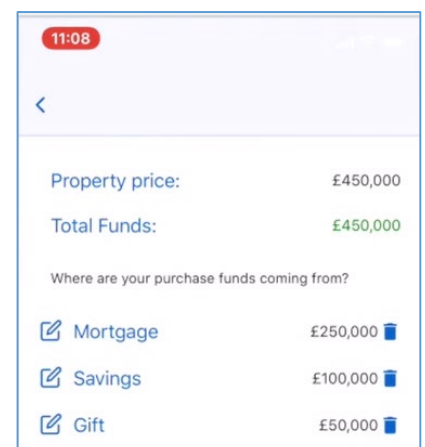
- 1 Once you have completed your Thirdfort ID check and provided bank statements, go to the 'Actions'  tab at the bottom of your screen and click '**Source of Funds Questionnaire**'.
- 2 Enter the details of the property you are purchasing (price, postcode) and 'find your address' or enter it manually. Click  to '**Add a source of funds**'.



- 3 Select the sources that are relevant to your purchase, including 'Mortgage' if you have one.
- 4 Each 'Source' has a set of additional questions. These must be completed to ensure your lawyer has enough information to satisfy legal requirements.

some of these questions might ask for personal information such as employment status, salary or details of other people. This information is required by your lawyer to form a complete picture of where your money is from and satisfy their legal obligations.

- 5 Complete any Sources that are relevant to your purchase until 'Unaccounted Funds' reaches £0 and Total Funds is green.
- 6 **IMPORTANT** Provide supporting information as listed on page 2 e.g. if you have been gifted money you will need to provide a 'letter of gift'. Your lawyer will be able to advise you if you have any questions.
- 7 Click '**Complete**' and 'E-sign' the form to finish.



Helen Randall ▾

Absolutely brilliant customer service



David S ▾

Bringing solicitors into the 21st century



Nimika Patel ▾

Easy and simple experience.

## Providing additional information

Once you have completed your Source of Funds questionnaire, you will need to supply additional documentation depending on which Sources you have selected.

Thirdfort provides a quick and convenient way for you to provide this information to your property lawyer through our app. This avoids you having to provide original or scanned copies of the documents and minimises delays to your transaction.

Please see below a list of evidence you need to provide for each Source. To do this, navigate to the Thirdfort app home screen and select **'Upload additional documents'**.

Source	Proof required by your property lawyer
Divorce settlement	<ul style="list-style-type: none"> <li>- Divorce certificate</li> <li>- Bank statement showing funds received</li> </ul>
Gift from someone else	<ul style="list-style-type: none"> <li>- Letter of gift confirming donor details, gift amount and whether any interest is required in the property (your property lawyer can guide you on this)</li> </ul> <p><i>Note that your lawyer will also need to carry out ID and Source of Funds checks on any giftors. This can be done via Thirdfort.</i></p>
Help to buy ISA or loan	<ul style="list-style-type: none"> <li>- Bank or building society statement showing an account in your name</li> <li>- Lender's name and address and a copy of any agreement</li> </ul>
Inheritance	<ul style="list-style-type: none"> <li>- Death certificate</li> <li>- Estate accounts or solicitors letter stating how much you are being paid as a beneficiary</li> <li>- Bank statement showing funds received from the solicitor / executors' account</li> </ul>
Other	<ul style="list-style-type: none"> <li>- Please provide as much detail as you can e.g. certificates, statements, written confirmation etc</li> </ul>
Sale of another property	<ul style="list-style-type: none"> <li>- Copy of the completion statement from your lawyer</li> <li>- Bank statement showing funds received following completion</li> </ul>
Sale of other assets	<ul style="list-style-type: none"> <li>- Bank statement showing funds received</li> <li>- Any supplementary evidence you are able to provide</li> </ul>
Savings	<ul style="list-style-type: none"> <li>- Bank or building society statement, showing an account in your name</li> </ul>