

Landlords Guide to Sanctions Checks

Simple, secure and essential.
Everything you need to know



As approved by
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Coadjute

Your sanction checks



What is a sanctions check?

A sanctions check is used to confirm that you are not listed on any UK or international sanctions registers. These registers identify individuals and entities that are restricted from certain financial or business activities.

Letting agents are required to carry out these checks to ensure they are not working with sanctioned individuals, which helps prevent financial crime and ensures compliance with UK regulations.

Why do I as a landlord, need to do a sanctions check?

Letting agents are legally required to confirm that landlords are not subject to financial sanctions. If a landlord is on a sanctions list, agents are not permitted to collect rent, manage funds, or provide services on their behalf. Carrying out this check ensures the agent can act for you legally and helps protect everyone involved from potential legal and financial risks.

When did this requirement change?

The requirement for landlords and letting agents to carry out sanctions checks came into force in May 14th 2025 following updates to the UK's financial sanctions regime.

These changes extended responsibilities beyond financial institutions to include the property sector, meaning landlords and agents must now carry out checks as part of their due diligence.

How often do I need to do this?

You'll usually complete a sanctions check when you first start working with a letting agent. Checks may be repeated periodically while your property is being managed, as sanctions lists are updated regularly.

You may also be asked to complete another check if your details change or further verification is needed.

Why do I need to go through this process?

As a landlord, you're asked to go through this process so the letting agent can confirm they are legally allowed to work with you. UK regulations require agents to check that landlords are not subject to financial sanctions, which would make it illegal to collect rent or manage a property on your behalf.

By completing these checks, you help ensure everything is handled compliantly, protect all parties from potential legal issues, and allow the agent to continue managing your property without interruption.

What do I need to complete a sanctions check?

When asked to complete a sanctions check, you'll need to provide some basic details and documents so your identity can be verified. This typically includes:

- Your full name, date of birth, and current address
- Proof of identity (such as a passport or driving licence)
- Proof of address (such as a utility bill or bank statement)

This information is used solely to confirm your identity and check that you are not listed on any sanctions registers (maintained by the Office of Financial Sanctions Implementation – OFSI).

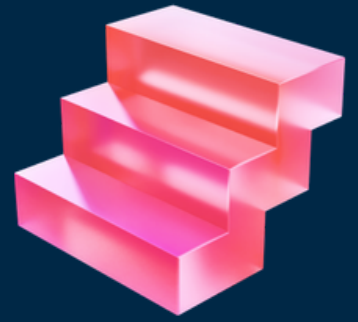
If a property has multiple owners or beneficiaries, each individual will need to complete their own check.

What happens if I don't complete this check?

If you don't complete a sanctions check, your letting agent may not be able to act on your behalf.

Because these checks are a legal requirement, agents cannot collect rent, manage your property, or handle funds without them. Completing the check ensures everything can proceed smoothly and in line with regulations.

Step by Step Process



1 **Look out for an email invitation from Coadjute**
This will include a secure link to begin your AML check online

2 **Create your secure account online**
You'll be guided through a short setup process

3 **Complete your digital forms**
Provide the personal details requested

4 **Download the Coadjute app**
Provide proof of ID and address via the Coadjute app

5 **Verification**
Coadjute checks your documents and information securely

6 **Completion**
Your agent receives confirmation that everything is compliant,
and you can proceed with your letting

Why Coadjute?

Who are Coadjute?

Coadjute is one of the UK's leading governance, risk management and compliance platforms. We help property professionals with a range of compliance and administrative activities by providing an efficient, streamlined service for them to use with their buyers, sellers and conveyancers.

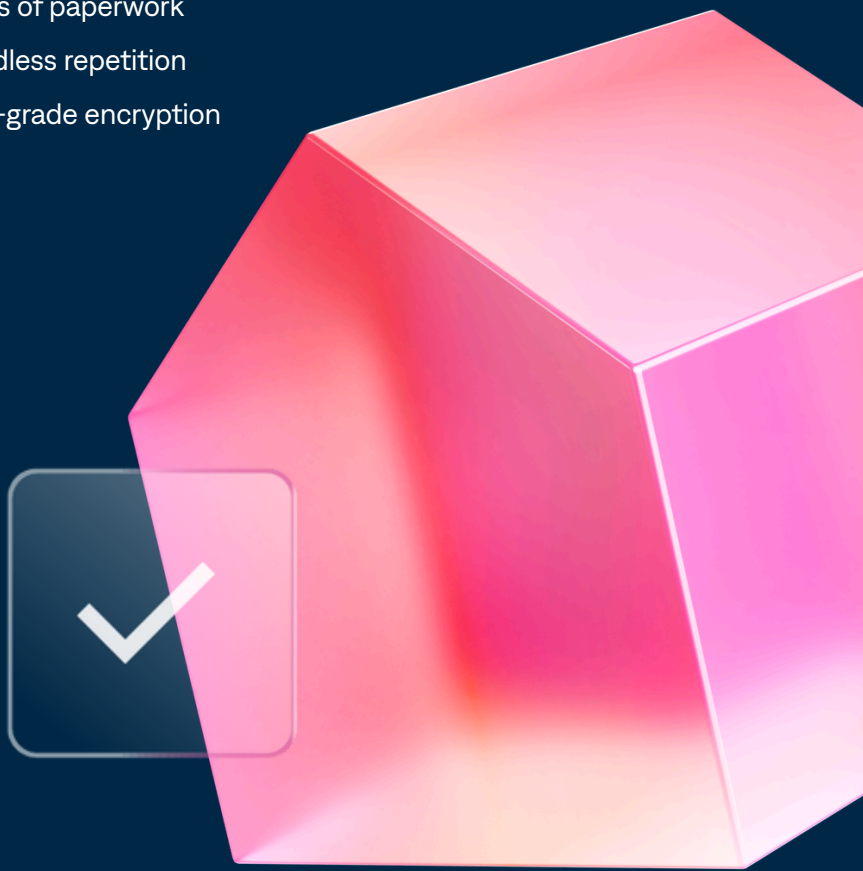
We use advanced technology to make the process as easy and efficient as possible, always backed up with a friendly, expert team of UK-based people to help when it's needed.

Coadjute's Credentials

- Backed by major UK institutions - Lloyds Banking Group, Nationwide, NatWest and Rightmove plc
- Aligned with HMRC requirements and LSAG standards - ensuring processes meet industry best practice
- Trusted by agents nationwide - delivering thousands of compliant checks every month.

With Coadjute:

- Your journey is fully digital, instead of piles of paperwork
- You only provide documents once, no endless repetition
- Everything is handled securely with bank-grade encryption



Protecting You and Your Data



How Coadjute protects you

When you provide ID and financial information, security is critical. Coadjute is built to the same standards as UK banks, so you can be confident your data is safe at every step.

Here's how we protect you:

- ✓ **Bank-grade encryption**
All documents and data are encrypted both when they're uploaded and while being stored
- ✓ **Secure login and verification**
Multi-layered authentication ensures only you can access your account
- ✓ **GDPR and UK Data Protection compliant**
We only collect the minimum information required by law and keep it only for as long as regulations demand. Your data is only collected for AML purposes.
- ✓ **No risky email or paper copies**
Documents are uploaded securely through the Coadjute platform, avoiding the dangers of email attachments or post
- ✓ **Safe sharing**
Your information is shared only with the parties who need it, such as your estate agent and, if required, your conveyancer, via Safe Harbour-compliant channels
- ✓ **Regular security audits**
Our systems are tested and reviewed to meet the highest standards of protection

Your personal and financial information is safer with Coadjute than with traditional methods of handling documents.