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ANY OTHER BUSINESS

# Anti-Money Laundering Statement

**Any Other Business – Bookkeeping Services**
Any Other Business is committed to maintaining the highest standards of integrity, transparency, and regulatory compliance. As a UK-based bookkeeping practice, I operate in line with the **Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017**, as amended, and follow guidance issued by **HMRC**, my supervisory authority.

This AML Statement outlines the measures I take to prevent money laundering, terrorist financing, and financial crime within my services.

**Commitment to Compliance**
I take my legal and ethical responsibilities seriously. My AML procedures are designed to ensure that all client relationships and financial activities are legitimate, transparent, and compliant with UK law.

**Key AML Measures in Place**

1. **Client Due Diligence (CDD)**
   Before entering into a business relationship, I carry out appropriate identity verification checks. This may include:
   - Verifying personal or business identity
   - Confirming beneficial ownership
   - Assessing the nature and purpose of the engagement

   Enhanced Due Diligence (EDD) is applied where higher-risk factors are identified.

2. **Ongoing Monitoring**
   I monitor client activity throughout the engagement to ensure that financial transactions and bookkeeping records remain consistent with the client's known business activities.

3. **Record Keeping**
   In accordance with AML regulations, I securely retain relevant records—including identity verification documents and transaction information – for a minimum of **five years** after the end of the client relationship.

4. **Reporting Obligations**
   If I identify or suspect money laundering or terrorist financing, I am legally required to submit a **Suspicious Activity Report (SAR)** to the National Crime Agency (NCA).

   I will not inform the client if a report is made, as this would constitute "tipping off" under UK law.

5. **Staff Awareness & Training**
   As a sole practitioner, I maintain up-to-date knowledge of AML legislation, HMRC guidance, and industry best practices. I review my AML procedures regularly to ensure they remain compliant and effective.

**Supervisory Authority**
Any Other Business is supervised for Anti-Money Laundering purposes by:
**The Association of Accounting Technicians (AAT)**

**Contact**
If you have any questions about this AML Statement or how it applies to your engagement, please feel free to get in touch.