

Website

www.hmrc.gov.uk/mlr

Helpline

0845 010 9000

Please read these notes before you fill in the application for registration form MLR100. The notes refer to questions that are less straightforward and will help you answer the questions correctly.

Use capital letters and write clearly in **black ink**. Make sure that you include all supplementary information where required. If you don't include all the information it may take longer to process your form.

We have included a checklist at the end of these notes to help you.

You can avoid a financial penalty by registering with us at the correct time. You have the right to appeal if we impose such a penalty.

If you need to contact HMRC for help on whether you have to register, go to www.hmrc.gov.uk/mlr

If you prefer you can write to us at:

HM Revenue & Customs
MLR Central Intervention Team
7th Floor N/W
Alexander House
21 Victoria Avenue
Southend-on-Sea
Essex
SS99 1AG

For more information about Money Laundering Regulations, go to www.hmrc.gov.uk/mlr

Question 2 Legal status of the business

Tick one box only at question 2.

The following explanations will help you work out which applies to your business:

- A **sole proprietor** is someone who is in business on their own. It is the person that is registered, not the business activity. All activities carried out by a sole proprietor can be covered by one registration.
- A **partnership** is when two or more individuals are in business together.
- A **corporate body/limited company** is an organisation or group of people that is identified by a particular name and that acts, or may act as a legal entity. For example, associations and business firms.
- An **unincorporated body** is used to describe clubs, associations, charities and non-profit making bodies.

If you are a corporate body give the number and date shown on your Certificate of Incorporation. If the business is not a company incorporated in the UK give the country of incorporation in the box provided.

If the business is unincorporated, for example a trust or association give the type of entity you are applying to register, for example a club, association or charity.

Question 4 Name of business

Partnership – If your business is a partnership then leave blank and go to question 5. If you do not have a trading name, details of all partners should be provided on form MLR102. This can be found on the HMRC website, go to www.hmrc.gov.uk/findaform and type in MLR102.

Corporate or unincorporated bodies – Give the name of the company or association.

Question 5 Trading Name

If you have a trading name that is different to your own name(s) or registered business name, enter that name here.

If none of the above apply enter 'N/A'.

Question 6 Address of the business

Give the address of your principal place of business – this is where the day-to-day activities are managed. Correspondence will be sent to this address unless you specify a different correspondence address at question 7. Please also give the business phone number and email address.

Question 7 Correspondence address

Only complete this question if you require correspondence to be issued to a different address to the principal place of business address. Provide a contact name as well as the address details.

Question 8 Nominated Officer

If you are a sole proprietor with no staff, you are the nominated officer and therefore do not need to complete questions 8 and 9. Go to question 10.

Businesses with staff must appoint a nominated officer. You can find out more about appointing a nominated officer by following the link below to the guide on 'Appointing a nominated officer and training your employees' www.hmrc.gov.uk/mlr/your-role/nominated-officer.htm

Question 9 Nominated Officer's business address

If the nominated officer can be contacted at a different address from the main business address, give the details here. Enter 'N/A' if this does not apply.

Question 10 Business activities

Tick the boxes to show what type(s) of businesses you are registering. You can tick as many boxes as apply but you should only register for business activities that you propose to carry out. You can add different activities to your registration at any time in the future at no extra cost, provided they are not carried out at new premises.

Each type of business activity is explained below:

Money Service Business

Offering to customers by way of business:

- a currency exchange service/bureau de change service
- a money transmission service
- a third party cheque cashing service

Accountancy Service Provider

- a statutory auditor within the meaning of Part 42 of the Companies Act 2006, when carrying out statutory audit work
- an external accountant providing accountancy services to other persons by way of business
- a tax adviser providing advice about tax affairs of another person by way of business.

Businesses covered include:

- Accountants
- Auditors
- Tax advisers
- Bookkeepers
- Payroll agents
- Tax consultants
- Customs practitioners
- Stock auditors
- Interim managers undertaking any of the activities of the businesses listed above.

High Value Dealers

A business selling goods that is prepared to accept cash payments of €15,000 or more (or equivalent in any currency), whether in a single transaction or in several transactions that appear to be linked.

Trust or Company Service Provider

A business offering any of the following services to third parties by way of business:

- forming companies or other legal persons
- acting or arranging for another person to act as a director/company secretary/partner/similar position in relation to other legal persons
- providing a registered office, business address, correspondence or administrative address or other related services for a company, partnership or any legal person or arrangement
- acting or arranging for another person to act as a trustee of an express trust or similar legal arrangement
- acting or arranging for another person to act as a nominee shareholder for another person other than a company listed on a regulated market which is subject to disclosure requirements consistent with Community legislation or equivalent international standards.

Bill Payment Service Provider

Acts as an intermediary between a business and a customer by providing a way in which the customer can pay utility bills or other household bills. For example, where customers pay their utility bills through a local shop which transfers the payment to the utility company and receives a commission for providing the service.

Telephone Digital IT Payment Service Provider

Providing a payment service as an intermediary between purchaser and supplier where the purchaser agrees to buy the goods/services by means of any telecommunication, digital or IT device. This means payments made from a handheld device such as a smartphone, desktop or laptop computers or interactive television sets for goods/services. For example, the sort of business that offers payment services on internet auction sites.

Other

If none of the above, indicate in the box the type of business you are registering.

Question 12 Date business activities began under the Money Laundering Regulations

Give the date on which you will begin the business activities listed at question 10 or alternatively the date when you commenced the activities.

Please note you must not carry out business activities listed at question 10 unless you are included in the MLR register.

If you don't register with us on time you may be charged a fixed penalty and any unpaid fees. However, if you tell us, without being prompted, that you have been operating without being registered with us we may consider issuing a reduced penalty.

Question 13 Trading premises

If you are applying to register more than one set of premises, you need to give us details of the other premises with this application. There is space on this form to do this. If you need more space you can:

- photocopy page 3 of form MLR100 as many times as required before completion. Then complete and send these additional forms with your application
- print further copies of page 3 from our website, complete and send with your application
- if you have more than 10 premises, you can email us the details in Excel format. You must ensure that you provide all details as specified on page 3 of form MLR100.

Email details for more than 10 or more premises to:

MLRRegistrationEnquiries@hmrc.gsi.gov.uk

What is an agent?

An agent is a business that agrees to provide services to the public on behalf of another business.

I am an agent do I need to register?

If you only provide services to the public on behalf of another business you must make sure that your address is included in the registration of that business. If you provide services on your own behalf you must register with HMRC. If you act as an agent and are not sure whether or not you need to register for your own business you can phone the HMRC helpline on 0845 010 9000.

Activity Type

Tick the boxes to show what type of activities you are operating. You can tick as many boxes that apply but you should only register for business activities that you propose to carry out. You can add different activities to your registration at any time in the future for no extra cost, provided they are not carried out at new premises.

You can see an explanation of each business activity in the notes for question 10.

Question 14 Premises and fees

Registration of premises

Give the total number of trading premises you are applying to register. For more information about registering for MLR go to www.hmrc.gov.uk/mlr

Premises based fee

Information on how to calculate the premises based fee due can be found on the HMRC website at www.hmrc.gov.uk/mlr

What is the fit and proper test?

The aim of the fit and proper test is to prevent unsuitable people from running a Money Service Business or a Trust or Company Service Provider.

Total fees

This is the total payment that you are sending with this form. It should be the total of the premises fee and if appropriate, the fit and proper fees.

The current fee rates for registration and the fit and proper test can be found at www.hmrc.gov.uk/mlr

Question 15 Declaration

The declaration can be completed by one of the persons indicated below:

- sole proprietor – the sole proprietor of the business
- a partner
- a director or company secretary, or
- an authorised signatory of a corporate body.

What to do next

Send form MLR100 with the appropriate fees and include any additional forms or sheets as appropriate to the return address shown at the top of the form MLR100. Provided you have given all the necessary information we will usually register you and give you a registration number within 45 days of receiving your application form.

Checklist

Using this checklist will help you to make sure that you have completed the form correctly and included any other forms and documents we have asked you to send.

If you are not sure what to do, read the notes to the questions as appropriate, or phone our HMRC helpline on 0845 010 9000.

Have you signed and dated form MLR100?	<input type="checkbox"/>	If appropriate to the business' circumstances, have you completed and enclosed:	
Answered all applicable questions or entered N/A where appropriate?	<input type="checkbox"/>	Form MLR101	<input type="checkbox"/>
Included details of all premises	<input type="checkbox"/>	<i>Relates to question 14, if you are a MSB or TCSP</i>	
Made the cheque payable to 'HM Revenue & Customs' only	<input type="checkbox"/>	Form MLR102	<input type="checkbox"/>
Included payment for the premises fee	<input type="checkbox"/>	<i>Relates to question 2, and applies if the business is a partnership</i>	
Money Service Businesses (MSB)/Trust or Company Service Providers (TCSP) only:		Have you entered details from the Certificate of Incorporation?	<input type="checkbox"/>
Made sure payment also covers any fit and proper tests	<input type="checkbox"/>	<i>Relates to question 2, and applies if the business is a corporate body</i>	
MSBs/TCSPs only: Gathered all your fit and proper applications ready to send them with your MLR100	<input type="checkbox"/>		

Sending your completed application

Send your completed application form to the Registration Team at the following address:

HM Revenue & Customs
MLR Registration Team
Alexander House
7th Floor Central
21 Victoria Avenue
Southend on Sea
Essex
SS99 1AG

About HMRC

For more information about our complaints procedure go to www.hmrc.gov.uk/complaints-appeals

How we use your information

HM Revenue & Customs is a Data Controller under the Data Protection Act 1998. You can read more in the leaflet 'Information we hold about you – the Data Protection Act', go to www.hmrc.gov.uk/leaflets/dp-fs1.htm