

# **TERMS & CONDITIONS FOR USE OF WEBSITE, PROPERTY INFORMATION DISCLAIMER, ANTI-MONEY LAUNDERING (AML) & KNOW YOUR CUSTOMER (KYC) POLICY**

**Harrys & Co (New Builds) Ltd.**

**Last updated: 17 November 2025**

## **1. Introduction**

Welcome to the website of **Harrys & Co (New Builds) Ltd.** Where in this document we use “we”, “us”, or “our” we refer to Harrys & Co (New Builds) Ltd. By accessing or using this website, you agree to be bound by these Terms & Conditions. If you do not agree, please do not use the website.

These terms govern your use of:

- Our website
- Any information, images, or materials published on it
- Any communication or enquiry forms submitted through the site

## **2. Use of the Website**

You agree to use our website only for lawful purposes. You must not:

- Interfere with the operation or security of the website
- Use the site to transmit harmful or disruptive code
- Attempt to gain unauthorised access to data or systems
- Use information from the website for misleading or unlawful purposes

We reserve the right to suspend or restrict access to the website at any time.

## **3. Intellectual Property Rights**

All content on this website—including text, graphics, images, photographs, brochures, floorplans, designs, branding, and logos—is the property of **Harrys & Co (New Builds) Ltd.**, unless otherwise stated.

You may not copy, reproduce, modify, distribute, or use any content without our express written permission.

## **4. Accuracy of Information**

We aim to ensure information on the website is accurate at the time of publication, but:

- Images, CGI visuals, and floorplans are for illustrative purposes only
- Specifications and materials may change
- Property availability and pricing are subject to change without notice
- Measurements are approximate

Nothing on the website forms part of a contract or warranty.

For more details, please refer to the **Property Information Disclaimer** below.

## **5. Third-Party Links**

Our website may contain links to third-party websites or services. We are not responsible for:

- The accuracy of third-party content
- Their privacy practices
- Any loss or damage arising from their use

Accessing third-party websites is at your own risk.

## **6. Limitation of Liability**

To the maximum extent permitted by law, **Harrys & Co (New Builds) Ltd.** shall not be liable for any:

- Losses arising from your use of the website
- Loss of data, income, profits, or business opportunities
- Errors, omissions, or interruptions in website functionality
- Reliance on website information when making purchasing or investment decisions

You should always verify details independently before making property-related decisions.

## **7. Enquiries and Communications**

If you submit an enquiry form through the website:

- You consent to being contacted by us regarding your enquiry
- You confirm the information you provide is accurate
- You acknowledge that we are not responsible for messages not received due to technical issues or spam filters

## **8. Privacy & Cookies**

Your use of the website is also governed by our:

- Privacy Policy
- Cookie Policy

These explain how we collect, store, and use personal data and cookies.

## **9. Changes to These Terms**

We may update these Terms & Conditions at any time. Updates will be posted on this page with a revised “Last Updated” date. Continued use of the website means you accept any changes.

## **10. Governing Law**

These Terms & Conditions are governed by the laws of England & Wales, and any disputes will be subject to the exclusive jurisdiction of its courts.

## **11. Contact Us**

For questions regarding these Terms & Conditions, contact:

**Harrys & Co (New Builds) Ltd.,**

Email: [chris@harrysandco.uk](mailto:chris@harrysandco.uk)

Website: [www.harrysandco.uk](http://www.harrysandco.uk)

Registered address: Nord Vue Barn, Penruddock, Penrith. CA11 0RD

## **PROPERTY INFORMATION DISCLAIMER**

**Harrys & Co (New Builds) Ltd.**

The information, images, and materials displayed on this website are provided for general guidance and marketing purposes only. While **Harrys & Co (New Builds) Ltd.** strives for accuracy, we cannot guarantee that all details are fully up to date or free from error.

Please read the following carefully:

### **1. Illustrations & Computer-Generated Images (CGIs)**

- CGIs, artist impressions, and rendered visuals are for illustrative purposes only.
- They may not reflect the appearance, landscaping, materials, or layout of the final completed property.

### **2. Floorplans & Measurements**

- All floorplans (including room sizes and layouts) are approximate.
- Dimensions may vary during construction.
- Furniture placement shown is for scale and visualisation only.

### **3. Specifications & Materials**

- Features, fittings, and materials are subject to change depending on availability, supplier changes, or design improvements.
- Any optional upgrades may be subject to additional costs.

#### **4. Property Availability & Pricing**

- Property availability may change at any time and cannot be guaranteed.
- Prices may change without notice.
- Nothing on this website constitutes an offer or a contract.

#### **5. Surroundings & Amenities**

- Maps, travel times, distances, local amenities, and lifestyle references are approximate and may change over time.
- Future development or infrastructure projects referenced are outside our control and not guaranteed.

#### **6. Legal & Financial Advice**

- Nothing on this website constitutes legal, financial, tax, or mortgage advice.
- Prospective buyers should obtain independent professional advice before making any purchasing or investment decisions.

#### **7. On-Site Inspections**

We strongly recommend that all prospective buyers:

- Inspect the property site
- Review official specifications
- Ask for the latest drawings, plans, and documentation
- Seek clarification in writing for anything unclear

#### **8. No Liability for Reliance**

**Harrys & Co (New Builds) Ltd.** accepts no liability for any loss or damage arising from reliance on information presented on this website.

### **ANTI-MONEY LAUNDERING (AML) & KNOW YOUR CUSTOMER (KYC) POLICY**

#### **1. Introduction**

This Anti-Money Laundering (AML) and Know Your Customer (KYC) Policy explains the procedures and responsibilities adopted by **Harrys & Co (New Builds) Ltd.** to prevent money laundering, terrorist financing, fraud and other forms of financial crime within our property development and sales activities.

We are committed to full compliance with all relevant AML legislation and regulations applicable in our operating jurisdiction.

## **2. Purpose of This Policy**

This policy aims to:

- Ensure we identify and verify the identity of all customers and buyers
- Prevent our business from being used for money laundering or unlawful activities
- Detect and report suspicious behaviour
- Maintain accurate and secure records
- Ensure compliance with local regulatory requirements

## **3. Customer Due Diligence (CDD)**

Before a sale, reservation, or transaction is accepted, we may be required to collect and verify customer information, including but not limited to:

### **For Individuals:**

- Full name
- Date of birth
- Residential address
- Valid photo identification (passport or driving licence)
- Proof of address (e.g., utility bill or bank statement)

### **For Companies or Organisations:**

- Registered company name
- Company registration number
- Address of registered office
- Details of directors
- Identification of ultimate beneficial owners (UBOs)
- Certificate of incorporation or similar documentation

We may request additional documentation where required by law or where there is a higher risk of financial crime.

## **4. Enhanced Due Diligence (EDD)**

Enhanced Due Diligence may be required in higher-risk circumstances, such as:

- Large or unusual transactions
- Buyers from high-risk jurisdictions
- Politically Exposed Persons (PEPs)
- Complex business structures
- Transactions involving third-party payments

EDD may include additional identity checks, source-of-funds verification, or further background enquiries.

## **5. Source of Funds & Source of Wealth**

We may request information or documents to verify the legitimate origin of funds used for:

- Deposits
- Completion payments
- Reservation fees
- Any other financial transaction connected to a property purchase

Acceptable evidence may include:

- Bank statements
- Solicitor letters
- Payslips or employment income evidence
- Proof of asset sales
- Loan or mortgage documentation

## **6. Ongoing Monitoring**

Throughout the customer relationship, we may conduct ongoing monitoring to identify:

- Unusual payment patterns
- Changes in customer information
- Inconsistencies or suspicious behaviour
- Attempts to bypass AML controls

We reserve the right to pause or terminate any transaction if concerns arise.

## **7. Reporting Suspicious Activity**

If we identify or suspect money laundering or financial crime, we are legally obligated to:

- Report the concern to the relevant authorities or Money Laundering Reporting Officer (MLRO), if applicable
- Refrain from informing the customer that a report has been made (“tipping off”)

This may result in delays or refusal to proceed with a transaction.

## **8. Record Keeping**

We will retain AML/KYC records for the period required by law, including:

- Customer identity documents
- Transaction details
- AML enquiries and checks
- Copies of reports made

Records are stored securely and handled in accordance with data-protection laws.

## **9. Refusal or Termination of Service**

We reserve the right to refuse or terminate any transaction where:

- Required AML/KYC documents are not provided
- Verification checks cannot be completed
- Suspicious activity is identified
- The risk level is deemed unacceptable

## **10. Staff Training**

All relevant staff receive training on:

- AML/KYC obligations
- Identifying suspicious behaviour
- Customer due diligence procedures
- Internal reporting requirements

Training is updated periodically to reflect regulatory changes.

## **11. Contact Information**

If you have questions about this policy, contact:

**Harrys & Co (New Builds) Ltd.**

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Website: [www.harrysandco.uk](http://www.harrysandco.uk)

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