

# Company Advantage AML Credits Terms and Conditions

TERMS AND CONDITIONS  
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These Terms and Conditions are to be read in conjunction with HIPLA's Standard Terms of Use (<https://www.hipla.co.uk/terms-of-use>)

## 1. Production Specification

- 1.1 Company Advantage members will be allocated a set number of ID/AML credits for use on the Platform.
- 1.2 The number of credits allocated will be dependent on the Company Advantage package and determined by Propertymark.
- 1.3 At present, 1.00 credit enables you to conduct 1 'AML Enhanced' check or can be used towards another type of ID/AML check (see point 2 below).
- 1.4 An 'AML Enhanced' check includes:
  - PEPs check (politically exposed persons and close associates)
  - Sanctions check
  - Enhanced AML screening check (including adverse media)
  - Address check (using a credit reference provider)
  - Mortality check (using a credit reference provider)

## 2. Use of credits against other types of checks

- 1.1 ID/AML credits can be used against any type of check that HIPLA offers, including those with full biometrics.
- 1.2 Different types of checks use a different number of credits depending on what they include.
- 1.3 The number of credits needed for each check can be seen at point of creating the check.

## 3. Term

- 1.1 Credits allocated by Propertymark will have a 12-month expiration date from date of allocation.
- 1.2 Any subsequent purchased ID/AML credits will have an expiry of 12 months from the date of purchase.

## 4. Earn money from ID/AML checks

- 1.1 Similarly to conveyancers, Company Advantage members can generate themselves revenue income by selling ID/AML checks to their clients. This is a highly effective means to cover the internal costs of compliance.
- 1.2 To calculate how much revenue you can make please refer to the retrocession calculator which can be found here: <https://www.hipla.co.uk/professionals/retrocession-calculator-propertymark>