COMPLIANCE WORKING RECORD

Fixture Estate Agency Ltd: 2026 MLR change-impact assessment

Rule pack uk-mlr-change-impact-2026-08-02.1. 0 implemented, 1 planned, 4 not reviewed and 0 needing evidence.

Document control

Field	Value
Organisation	Fixture Estate Agency Ltd
Document type	MLR change-impact assessment
Document reference	MLR-CHANGE-2026-001
Jurisdiction	United Kingdom
Version	uk-mlr-change-impact-2026-08-02.1
Status	Draft - unresolved actions
Classification	Internal
Prepared by	Money Laundering Reporting Officer
Prepared on	2 August 2026
Rule pack	uk-mlr-change-impact-2026-08-02.1
Sources reviewed	31 July 2026
Generated	7 August 2026

Run record

Field	Value
Organisation	Fixture Estate Agency Ltd
Assessed on	2 August 2026
Rule pack	uk-mlr-change-impact-2026-08-02.1
Sources reviewed	31 July 2026
Routed changes	5

Field	Value
Reviewed without missing evidence	1
Unresolved items	4
Overdue planned actions	0
Reviewer	Money Laundering Reporting Officer
Reference	MLR-CHANGE-2026-001
Review date	2 August 2026
Status	Draft - unresolved actions

Selected routes

- Estate agency

Change record

Change	Provision	Effective date	Commencement
Sterling replaces the euro reference base	SI 2026/621 regulation 3(b) to (c)	30 June 2026	In force from the recorded date
CDD thresholds converted to fixed sterling amounts	SI 2026/621 regulation 14(a) to (i)	30 June 2026	In force from the recorded date
Estate and letting threshold expressed as £10,000	SI 2026/621 regulation 8	30 June 2026	In force from the recorded date
Unusual transaction wording changed	SI 2026/621 regulations 11, 12 and 19(b)	30 June 2026	In force from the recorded date
FATF call for action country terminology	SI 2026/621 regulations 19(a), 19(c) and 23	30 June 2026	In force from the recorded date

Change	Application	Status	Evidence
Sterling replaces the euro reference base	Review if relevant	Not reviewed	Not supplied
CDD thresholds converted to fixed sterling amounts	Review if relevant	Not reviewed	Not supplied

Change	Application	Status	Evidence
Estate and letting threshold expressed as £10,000	Direct sector route	Action planned	Ticket AML-42
Unusual transaction wording changed	Direct sector route	Not reviewed	Not supplied
FATF call for action country terminology	Direct sector route	Not reviewed	Not supplied

Change	Owner	Target date	Target state
Sterling replaces the euro reference base	Not supplied		not set
CDD thresholds converted to fixed sterling amounts	Not supplied		not set
Estate and letting threshold expressed as £10,000	AML lead	1 September 2026	scheduled
Unusual transaction wording changed	Not supplied		not set
FATF call for action country terminology	Not supplied		not set

Change	Review issues	Review prompt
Sterling replaces the euro reference base	None recorded	Check policies, systems, forms and training for threshold wording or conversion logic that still treats the euro as the statutory base.
CDD thresholds converted to fixed sterling amounts	None recorded	Identify which regulation 27 triggers apply to the business. Update only those workflows, controls and training materials. Do not apply every amount to every sector.
Estate and letting threshold expressed as £10,000	None recorded	Check scope decisions, tenancy workflows, linked records and staff guidance for the exact sterling amount.
Unusual transaction wording changed	None recorded	Update policy wording, alerts, reviewer guidance and written-finding templates. Preserve the wider transaction-context review required by the underlying provisions.
FATF call for action country terminology	None recorded	Update country-risk sources, policy wording, screening logic and change-control ownership. Keep the FATF source date or version in the evidence record.

Boundary

- This self-assessment does not determine whether the organisation or an activity is in scope of the 2017 Regulations.

- Not applicable is a user-recorded conclusion and is not validated by the tool.

- Needs evidence means a user-selected status is missing its owner, supporting record, rationale or valid target date. It is not a legal conclusion.

- The tool does not update policies, transaction systems, registration records or regulatory filings.

- Future-dated provisions remain separate from provisions that commenced on 30 June 2026.

Assumptions

- Organisation entered by the user: Fixture Estate Agency Ltd.

- Organisation type selected by the user: Estate agency.

- The primary amendment source is Money Laundering and Terrorist Financing (Amendment) Regulations 2026, made 9 June 2026.

- Applicability labels route questions only. The user remains responsible for confirming whether each amended provision applies.

Limitations

- This self-assessment does not determine whether the organisation or an activity is in scope of the 2017 Regulations.

- Not applicable is a user-recorded conclusion and is not validated by the tool.

- Needs evidence means a user-selected status is missing its owner, supporting record, rationale or valid target date. It is not a legal conclusion.

- The tool does not update policies, transaction systems, registration records or regulatory filings.

- Future-dated provisions remain separate from provisions that commenced on 30 June 2026.

Official sources

Source	Provision	Date	Link
UK Legislation: Money Laundering, Terrorist Financing and Transfer of Funds Regulations 2017	Regulations 18, 18A, 19, 21, 27 to 40 and 46	31 July 2026	https://www.legislation.gov.uk/uksi/2017/692/contents
UK Legislation: Money Laundering and Terrorist Financing (Amendment) Regulations 2026	SI 2026/621	31 July 2026	https://www.legislation.gov.uk/uksi/2026/621/contents/made