

**SLOUGH BOROUGH COUNCIL**

**COUNTER FRAUD AND  
CORRUPTION STRATEGY**

**Links and Dependencies**

Council Constitution  
Local Code of Conduct for Employees  
Members Code of Conduct  
Disciplinary Policy and Procedures  
Sanctions Policy  
Anti-money Laundering Policy  
Anti-bribery Policy  
The Email and Internet Usage Policy  
Slough Safer Partnership  
Local Government Transparency Code 2015  
UK Anti Corruption Strategy 2017-2022  
Fighting Fraud Locally Strategy 2020  
Regulatory Enforcement Policy 2020

**Related Forms**

Money Laundering ; Legal and Regulatory Framework	Appendix 1
Money Laundering Report Form	Appendix 2
Fraud Referral Form	Appendix 3
Financial Investigation Review Form	Appendix 4

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2. Anti-Fraud Response Plan	
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5. Sanction Policy	

The Council has had a number of anti-fraud policies and procedures in place for many years. To ensure that policies and procedures remain effective and up to date, it is good practice to review them on a regular basis, and revise them where necessary to ensure they continue to be fit for purpose

## 1. Anti-fraud Policy Statement

- 1.1 Slough Borough Council operates a 'zero tolerance' approach towards fraud and corruption and we will use the full range of sanctions available against any individual or organisation found to be committing fraud. Every pound taken by theft or fraud reduces our ability to provide services to the people who need them the most.
- 1.2 We want to protect against, detect and respond to fraud and corruption in order to protect the interests of our clients, partners, employees and other stakeholders while retaining a high ethical standing within the community.
- 1.3 This policy applies to all parts of the Council and to all our employees, volunteers, contractors and consultants in relation to their work with/for us. We rely on the support of employees, businesses and the community to deliver the services we provide to people in need. Loss of confidence in the Council as a result of fraud or corruption could have an adverse impact on our funding and investment in the area, leading to a more severe impact on the services we deliver.
- 1.4 We expect all our Councillors, employees, consultants, contractors, partner organisations and service users, to act with integrity and without intent to commit fraud or corruption and to comply with the legal requirements and policies of the Council including the obligation to report all reasonable suspicions of fraud. In return, we will:
- take appropriate measures to prevent, investigate and deter fraud;
  - introduce and maintain procedures to detect fraud;
  - encourage employees to report any suspicions of fraud;
  - provide resources to train our staff about fraud risk and investigate fraud;
  - take appropriate disciplinary, civil or criminal proceedings; and
  - report suspected fraud to the police and all relevant organisations when appropriate.
- 1.5 It is in everyone's interests to prevent fraud and corruption from happening. Report any suspected incident immediately to your manager (unless you suspect your manager may be involved) and the Corporate Fraud Manager. This strategy and response plan sets out what we mean by fraud; how we tackle fraud; what you should do if you suspect fraud; and how we will respond.

	<p><b>If you have any concerns about fraud, we want to know:</b></p> <p><b><u>Call</u> free and in confidence : 01 753 787876</b></p> <p><b><u>Email</u>: <a href="mailto:_investigations@slough.gov.uk">_investigations@slough.gov.uk</a></b></p> <p><b><a href="http://www.slough.gov.uk/benefitsand%20money/form%20to%20report%20fraud.aspx">www.slough.gov.uk/benefitsand money/form to report fraud.aspx</a></b></p> <p><b><u>Write to</u>: Slough Borough Council Corporate Fraud Team Floor 3 Observatory House 25 Windsor Road Slough SL2 2EL marking it private and confidential</b></p>
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## Anti-fraud Strategy

### 2. Definition of Fraud – what we want to know about

The **Fraud Act 2006** introduced the first legal definitions of fraud, which are used for the criminal prosecution of fraud offences.

Fraud is commonly defined as “*dishonestly making an untrue or misleading statement to another person knowing that the statement might be untrue or misleading or dishonestly failing to declare information to another person which one has a legal duty to disclose or dishonestly abusing a position one occupies where one is expected to safeguard the financial interests of another person all with intention of making a gain for oneself or causing loss to another*”

2.1 **Corruption** is defined as: ‘The offering, giving, soliciting or acceptance of an inducement or reward, which may influence the action of any person.’

2.2 The following are some examples of fraud or corruption, which you may come across:

- providing false identity or right to remain/work documents, references, or any other information when applying for a job;
- making false claims for expenses, overtime, flexitime, or any other allowance;
- not declaring a conflict of interest e.g. owning properties which are leased to us, or receiving benefits from us; you or your family owning companies which we do business with; or working for organisations which receive grant funding from us;
- allocating housing, or any other benefits, to people who are not entitled to them;
- misusing Blue Badges, residential, business or any other parking permits;
- fraudulently claiming any benefits we the DWP or HMRC provide, including housing benefits, working/child tax credits, disability benefits, and council tax support;
- fraudulently making, or exaggerating, an insurance claim against the Council;
- using Council vehicles, IT equipment (outside the scope of the Council's Email and Internet Policy), offices/buildings, stocks, materials, or any other resources for personal use, or to run a private business;
- stealing money, materials or other resources from us, our partners, or our clients;
- raising orders, or submitting invoices for payment when the work hasn't been done;

- working for another organisation, running a business, or being self-employed during contracted hours, including working whilst off sick;
- accepting gifts or hospitality from contractors, or organisations who are bidding for work, or who we have contracts with, or who receive grants from us.

2.3 The above list cannot cover every example of fraud or corruption. If you have any questions, please contact the Corporate Fraud Team for further advice.

### 3. Responsibilities

- 3.1 We expect all individuals, groups and organisations that receive services from, or provide services on behalf of the Council to be honest in their dealings with us and our clients and customers.
- 3.2 We expect our Councillors and employees, including any temporary, agency and consultancy resources, to lead by example in preventing, deterring and advising of suspected fraud and corruption and these responsibilities are summarised below.

Individual/Group	Role/Responsibility
Committees	<ul style="list-style-type: none"> <li>• Approving and monitoring corporate counter-fraud policies.</li> <li>• Reviewing reports relating to fraud risks and investigations from internal and external auditors.</li> </ul>
Directors/ Assistant Directors/ Group Managers	<ul style="list-style-type: none"> <li>• Introducing and maintaining effective controls to prevent fraud or corruption from happening in their service area, or service plan.</li> <li>• Notifying all suspected fraud or corruption incidents within their service area/ programme to the Monitoring Officer.</li> <li>• Approving follow up action to be taken in response to actual incidents of fraud or corruption.</li> <li>• Ensuring that their employees receive appropriate fraud awareness training relevant to the roles they carry out.</li> </ul>
Corporate Fraud Manager	<ul style="list-style-type: none"> <li>• Consulting with Directors/Assistant Directors about the best course of action when suspected fraud or corruption incidents are raised.</li> <li>• Allocating an investigator, consulting with appropriate senior managers and HR personnel at agreed stages during any investigation into fraud or corruption, and completing the investigation within agreed timescales.</li> <li>• Notifying the police, and other organisations, as appropriate relevant in incidents of Theft.</li> <li>• Facilitating fraud and corruption awareness training.</li> <li>• Providing regular reports to the Audit Committee on fraud, pro-active and responsive investigations.</li> <li>• Providing advice and guidance on internal controls to prevent</li> </ul>

Individual/Group	Role/Responsibility
	fraud or corruption. <ul style="list-style-type: none"> <li>• Undertaking pro-active projects to identify possible fraud or corruption.</li> </ul>
Employees	<ul style="list-style-type: none"> <li>• Their own conduct including compliance with the Council's Codes of Conduct, declaration of interest, declaration of outside work and whistleblowing</li> <li>• Informing their manager or Assistant Director and Corporate Fraud Manager of any suspected fraud or corruption.</li> <li>• Acting with propriety in the use of Council resources</li> <li>• Informing their manager, or Assistant Director and Corporate Fraud Manager of any suspected fraud or corruption incidents</li> </ul>
Members	<ul style="list-style-type: none"> <li>• Complying with the Council's Codes of Conduct and Constitution.</li> <li>• Raising concerns with The Monitoring Officer.</li> </ul>

#### **4. Our approach to preventing, detecting and investigating fraud and corruption**

- 4.1 We have aligned our fraud prevention and detection approach to the governments recommended 'acknowledge, prevent, pursue' strategy in their [Fighting Fraud Locally](#) publication and the Chartered Institute of Public Finance and Accountancy's 'Managing the Risk of Fraud and Corruption' Code of Practice.

#### **5. Preventing fraud and corruptions**

- 5.1 We want to try and prevent fraud and corruption from happening in the first place. In order to do this our strategy includes:
- undertaking a regular assessment of the fraud risks faced by the Council and ensuring our managers and counter-fraud teams carry out checks on high risk areas;
  - completing pre-employment screening of our employees, volunteers, contractors and consultants including confirming their right to remain and work in the UK as appropriate;
  - requiring employees to declare potential conflicts of interest and any gifts offered and accepted;
  - scanning and verifying identity documents of all applicants for housing and other benefits;
  - making sure quotes and tenders from contractors are opened by different employees to those who asked for the quotes;
  - controlling our IT systems e.g. to ensure that individual employees are not responsible for setting up and authorising payments.

#### **6. Detecting and investigating fraud and corruption**

- 6.1 As well as having systems in place to prevent fraud, we have procedures that detect and investigate fraud effectively, which include:
- fraud reporting mechanisms such as the confidential Freephone telephone number, website address and email facility;
  - whistleblowing, Anti-Money Laundering and Anti-bribery policies in place, together with our complaints process, and regular reviews of personnel and financial information e.g. on Right to Buy applications;
  - an annual counter-fraud plan which includes projects to look at high risk and high spend areas;
  - undertaking regular data matching and analysis of information held on our systems to identify e.g. fraud in housing tenancies, payroll and pensions, Blue Badges, Council Tax Reduction Scheme, planning applications and payments to suppliers;
  - sharing information on identified frauds and risks with other local authorities and agencies, including the Police and the Home Office Visa and Immigration services;
  - Joint working with the Department for Work and Pensions (DWP), in accordance with National and Local Service level agreements, regarding benefit fraud and associated fraud arising from the same set of circumstances.
  - receiving regular data analysis and fraud information alerts from the National Anti-Fraud Network and from the Cabinet Office as part of the National Fraud Initiative
  - having a dedicated and suitably trained counter-fraud and financial investigation team in place, with links to the police and other enforcement agencies, to investigate allegations of fraud and undertake prosecutions.
- 6.2 This policy and strategy should be read in conjunction with our **Fraud Response Plan** which sets out how we will tackle the risk of fraud and investigate allegations of fraud and the Council's **Whistleblowing Policy** (Part 5.5 of the SBC Constitution), which is intended to encourage and enable employees to raise serious concerns.
- 6.3 We will use all sanctions available to us to deal with anyone committing fraud or corruption including, as appropriate, internal employment disciplinary proceedings, referring cases to the police, offering a simple caution, prosecuting offenders and seeking recovery of monies and/or other assets obtained by fraud or corruption. Our **Sanctions Policy** is attached, which describes the process in more detail.

- 6.4 We also need to have arrangements in place where any instances of suspected money laundering or bribery are reported. Our **Anti-money Laundering Policy** explains what money laundering is, and what we do to manage the risks associated with crime and money laundering. Our **Anti-bribery Policy** explains the legal position for the Council and employees; and how to report any concerns.
- 6.5 This strategy is aligned with the Council's Code of conduct and HR policies, which require employees to declare any potential conflicts and any gifts or hospitality offered. The strategy is also consistent with the Council's IT Security Policies.

## **7. Monitoring**

- 7.1 This policy and the appendices will be monitored and reviewed on an annual basis. We will consult with all the relevant services areas to ensure that all relevant legal, financial and personnel issues are included in the review processes.
- 7.2 The Council's s151 Officer has overall responsibility for the Corporate Fraud Team and this policy will be presented for approval when any review takes place.

## **Anti-Money Laundering Policy.**

### **1. What is money laundering?**

- 1.1 Money laundering is the term used for several offences involving the proceeds of crime, or terrorism. This includes possessing, or in any way dealing with, or concealing, or converting the proceeds of any crime, as well as funds likely to be used for terrorism and the proceeds of terrorism. Money laundering is used to describe the activities of criminals who convert the proceeds of crime into legitimate activities, with the intention of hiding the true sources of their income.
- 1.2 In relation to the Council, money laundering would be the attempt to conduct legitimate business with the Council e.g. buying/leasing property, or paying for goods and services using assets or money derived from the proceeds of crime or terrorism.

This policy applies to all employees and members of the Council and aims to maintain the high standards of conduct, which currently exist within the Council by preventing criminal activity through money laundering. The Policy sets out the procedures that must be followed (for example the reporting of suspicions of money laundering activity) to enable the Council, its members and employees to fulfil the Council's intention to voluntarily comply with the legal requirements of the Regulations.

### **2. Laws covering money laundering**



2.1 Legislation has shifted the burden for identifying acts of money laundering from police and government agencies to organisations and their employees. The principal legislation and regulation relating to money laundering are: the Proceeds of Crime Act 2002 (POCA), the Terrorism Act 2000 (TA), and the Money Laundering Regulations 2007.

2.2 There are two main offences that may be committed:

- Money laundering offences
- Failure to report money-laundering offences.

2.3 The main types of money laundering offences are:

- acquiring, using or possessing criminal property;
- handling the proceeds of crimes, such as theft, fraud and tax evasion;
- investing the proceeds of crime in other financial productions;
- being knowingly involved, in any way, with criminal or terrorist property;
- entering into arrangements to facilitate laundering criminal or terrorist property;
- transferring criminal property;
- failing to report a suspicion that money laundering offences are taking place;
- tipping off someone who is, or is suspected of being, involved in money laundering, in such a way as to reduce the likelihood of being investigated, or prejudicing an investigation.

2.4 Depending on the severity of the suspected offence, the Magistrates' Court can issue fines of up to £5,000, or sentences of up to 6 months in prison (or both), and, in the Crown Court, fines are unlimited, and sentences of up to 14 years may be handed down.

### **3. The obligations of the council**

The risk of the Council contravening the legislation is, however relatively low and some aspects of the legal and regulatory requirements do not apply to

Public authorities.

The Terrorism Act 2000 (TA) and the Proceeds of Crime Act 2002 (POCA) place obligations on all of us. The statutory provisions relating to money laundering, in so far as they affect the Council, are summarised in **Appendix 1** to this policy, together with references to further information

3.1 The main requirements of the legislation are as follows:

- to appoint a Money Laundering Reporting Officer (MLRO);
- maintain client identification procedures in certain circumstances;
- adapt a risk based approach to prevent money laundering;
- implement a procedure to enable suspicions to be reported (Appendix 2)
- maintain robust record keeping procedures.
- Report any suspicious of money laundering to the National Crime Agency (NCA) this is a personal obligation for the MLRO

3.2 The Council's MLRO is the Monitoring Officer. In the absence of the designated MLRO, the Corporate Fraud Manager should be contacted.

3.3 The Council has developed formal client identification procedures, which must be followed when Council land or property is being sold. These require individuals (and companies) to provide proof of identity, current address and provenance for the derivation of funds used in any proposed transaction. If satisfactory evidence is not obtained, the transaction must not be progressed and guidance should be sought from the MLRO. All records maintained in respect of suspected money laundering activity must comply with the General Data Protection Regulation Act 2018 (GDPR)

#### **4. Examples of potential money laundering situations**

4.1 It is not possible to provide a definitive list of possible situations involving money laundering; or how to decide whether to report suspicions to the MLRO. However, the following are risk factors, which may, either individually or cumulatively, suggest possible money laundering activity:

- payment of a substantial sum of money in cash (over £1000) either in a single transaction or a number of smaller transactions that total more than £10,000;

- payment of cash sums where cash is not the usual means of payment;
- a new customer, or use of a new/shell company, with no financial history;
- a customer who refuses to provide requested information without a reasonable explanation;
- concerns about the honesty, integrity, location, or identity of a customer;
- unnecessarily complex transactions e.g. routing or receipt of funds from third parties, or through third party accounts;
- involvement of an unconnected third party without any reasonable explanation;
- overpayments by a customer, or payments of deposits subsequently requested back;
- absence of an obvious legitimate source of funds;
- purchase of assets beyond known sources of legitimate funds;
- movement of funds overseas, particularly involving a higher risk country, or tax haven;
- the cancellation, or reversal, of a previous transaction;
- requests for the release of customer account details, other than in the normal course of business;
- transactions at substantially above or below current market values;
- poor business or financial records;
- a similar previous transaction (completed or requested) from the same customer;
- an inability to trace the customer, or organisation
- individuals or companies that are insolvent but have funds.

## 5. Reporting procedure

- 5.1 If you have any questions or doubts about an individual, company, or transaction that you have been dealing with, then it is important to get advice from the MLRO, or Corporate Fraud Manager as soon as possible – **do not delay reporting your concerns, as this may make you subject to criminal prosecution.**

**5.2** Your report to the MLRO should include as much details as possible including: **see Appendix 2 for report**

- full details of the people involved e.g. name, address, company name, directorships, contact details, etc.;
- full details of their (and your) involvement;
- the type(s) of money laundering activity suspected;
- the date(s) of the suspected money laundering activity, including whether the transactions have happened, are ongoing, or are imminent;
- where they took place;
- how they were undertaken (cash payment, bank transfer etc.);
- the (likely) amount of money or assets involved;
- why, exactly, you are suspicious.

5.3 Your report should also provide the MLRO with copies of any related supporting documentation. If you are acting in a legal capacity and consider that legal professional privilege may apply, you should set this out in the report to the MLRO and state why. The MLRO will determine whether the information should be exempt from any reports to the National Crime Agency (NCA).

5.4 Once you have reported your concerns to the MLRO, you must not undertake any further enquiries into the matter. The MLRO will refer the matter on to the NCA, if required, in order for them to undertake further investigation. No further action must be taken in relation to the transaction(s) until either the MLRO, or NCA, has given their consent in writing.

5.5 You should not voice any suspicions to the person(s) who you suspect of money laundering; or make any reference on IT systems, or client/hard copy files that you have reported your concerns to the MLRO. If an individual requests access to information, any notes will need to be disclosed, which may “tip them off” and may make you liable for prosecution.

**5.6** A record will be maintained, including details of the customer due diligence, which will be kept for five years after the end of the business relationship; together with a record of the transactions also kept for five years. Guidance on performing the required due diligence checks can be obtained from the Head of Audit.

**6. Review of disclosures by the MLRO**

6.1 When the MLRO receives a report of suspected money laundering they will receive the information and any relevant information including:

- reviewing any other transactions patterns and volumes;
- the length of any business relationship involved;
- the number of any one-off transactions and any linked one-off transactions;
- any identification evidence held.

6.2 The MLRO will complete their review, which may include speaking to the person who made the referral, in order to determine whether there is sufficient evidence of actual/suspected money laundering and whether there are reasonable grounds to know (or suspect) that this is the case. The MLRO will then determine whether the NCA needs to be involved and their consent obtained for a transaction to proceed. In these circumstances, the transaction must not proceed until the NCA consent has been formally received (or if no consent has been received from the NCA after 7 working days).

6.3 If the MLRO concludes that there are no reasonable grounds to suspect money laundering, they will record their decision on the report and give their consent to proceed with the transaction.

6.4 In cases where legal professional privilege may apply, the MLRO will liaise with the Council's s151 Officer to decide whether there is a reasonable reason for not reporting the matter to the NCA

## **7. Additional requirements for finance and legal employees**

7.1 In addition to the reporting procedure in Section 5 above, employees providing certain finance and legal services must also comply with 'due diligence' requirements:

**Simplified due diligence:** Required when there is low risk of money laundering e.g. new business with a company; when checks on company and director registration details would represent sufficient due diligence

**Enhanced due diligence:** Required when there is a higher risk of money laundering e.g. an asset purchase beyond the purchasers known legitimate means or remote transactions where the customer is not present to be identified

If satisfactory evidence cannot be provided, then the transaction cannot proceed.

## 7.2 Customer identification processes must be undertaken when the council:

- forms a business partnership with a customer;
- Undertakes a one-off transaction relating to property or debt of more than £10,000;
- knows, or suspects, that a transaction or a linked series of transactions involved money laundering

## 7.3 Customer identification must be completed before any business is undertaken with the individual in relation to accountancy, procurement, audit and legal services with a financial or real estate transaction. In order to complete customer identification the following processes should be undertaken:

- identify the person who wants to form the business relationship or complete the transaction;
- verify their identity using independent sources of information;
- identify who benefits from the transaction;
- monitor transactions to make sure that they are consistent with what is understood about the individual or country;
- understand the source of their funds;
- ensure there is a logical reason why they would want to do business with the Council.

## 8. Training

- 8.1 The MLRO and Head of Legal Services will ensure that training on the law relating to money laundering and the Council's procedures is provided to all relevant employees on a regular and ongoing basis.
- 8.2 The legislative requirements concerning anti-money laundering procedures are lengthy and complex. The policy and these procedural guidance notes have been written to enable the Council to meet the legal requirements in a way that is proportionate to the Council's risk of contravening the legislation.

## 9. Monitoring

- 9.1 The Council's Monitoring Officer is responsible for the maintenance and operation of this policy. The Council's Monitoring Officer will liaise with the s151 Officer and The Head of Human Resources when the policy is subject to review in order to ensure all relevant employment requirements are taken into account.



# Anti-Bribery Policy

## 1. Policy Statement

Bribery is a criminal offence and is covered by the Bribery Act 2010 and Section 117 of the Local Government Act 1972. Slough Borough Council has a zero-tolerance towards bribery, and we are committed to its prevention, deterrence, detection and investigation.

Slough Borough Council does not, and will not pay bribes, or offer improper inducements to anyone for any purpose; nor do we or will we accept bribes or any improper inducements. In regards to facilitating contracts on behalf of the authority, Section 117 (2) of the Local Government Act 1972 states '*An officer of a local authority shall not, under colour of his office or employ, accept any fee or reward whatsoever other than his proper remuneration*'.

- 1.1 The Council, and all those organisations and individuals acting on its behalf (including employees, members, temporary and agency staff, consultants and contractors), must not:
- **offer** or **give** any financial or other advantage which is intended to improperly influence a third party in connection with the Council's activities; or
  - **accept** any financial or other advantage from a third party which is intended to improperly influence the Council or any of its representatives in connection with the Council's activities.

The Council prohibits both direct and indirect bribery that is, using a third party to offer or accept financial or other advantages on the Council's behalf.

## 2. What is bribery?

- 2.1 Bribery is the offering, promising, giving (or acceptance) of a financial or other advantage which is intended to induce a third party (or the Council) to take an improper decision or action. These advantages can be anything of value and can take many different forms including cash, holidays, event tickets, meals, sponsorships, charitable and political donations, and community investments, offers of employment or internships, and use of assets. Decisions could relate to recruitment, the award of contracts, planning consents and other awards that involve the exercise of discretion.

Unacceptable transactions or actions are any that could lead to an offence under the Bribery Act 2010 and/or a breach of Council policies and procedures. It is unacceptable to:

- give, promise to give, or offer a payment, gift or hospitality with the



expectation or hope that a business advantage will be received, or to reward a business advantage already given;

- give, promise to give, or offer a payment, gift or hospitality to a government official, agent or representative to "facilitate" or expedite a routine procedure. Facilitation payments are unofficial payments made to public officials in order to secure or expedite actions. Facilitation payments are not tolerated and are illegal;
- accept payment from a third party that you know or suspect is offered with the expectation that it will obtain a business advantage for them;
- accept a gift or hospitality from a third party if you know or suspect that it is offered or provided with an expectation that a business advantage will be provided by us in return;
- retaliate against or threaten a person who has refused to commit a bribery offence or who has raised concerns under this policy;
- engage in activity in breach of this policy.

2.2 Bribery is a criminal offence under the Bribery Act 2010 (the Act). There are four substantive bribery offences under the Act:

- bribing another, also known as "active bribery" (section 1);
- accepting a bribe, also known as "passive bribery" (section 2);
- bribing a foreign public official (section 6); and
- failure of a commercial organisation to prevent section 1 or section 6 bribery, also known as the "corporate offence" (section 7).

Individuals found guilty of an offence may be imprisoned for a maximum term of ten years and face an unlimited fine. Commercial organisations that are found to have committed a section 7 offence are subject to unlimited fines. Apart from any criminal sanctions that may apply any employee found guilty of bribing another or of accepting a bribe will be considered to be guilty of gross misconduct and liable to be dismissed with immediate effect.

2.3 For the purposes of the Bribery Act 2010, the council may be classed as a "commercial organisation". Failure by a "commercial organisation" to prevent bribery is a corporate offence. A statutory defence is available to the commercial organisation, if it has in place "adequate procedures" designed to prevent bribery by "associated persons" (i.e persons that perform services for or on behalf of the organisation).

### **3. Scope of the policy**

- 3.1 This policy provides a coherent and consistent framework to enable all our employees and those acting on our behalf to understand and implement arrangements to enable compliance with the Act. In conjunction with related policies and key documents, it also enables employees to identify and effectively report a potential breach.
- 3.2 This policy applies to all of our activities, employees and those acting on our behalf, including all permanent, temporary and agency staff, contractors, agents, members (including independent members), volunteers and consultants. For our partners, joint ventures and suppliers, we encourage the adoption of standards consistent with the principles set out in this policy.

#### **4. Our Commitment to Anti-Bribery**

- 4.1 In support of our commitment to anti-bribery compliance, we will:
- adopt a clear anti-bribery policy which is supported at the highest levels of our organisation;
  - maintain appropriate procedures to help prevent bribery;
  - undertake bribery risk assessments and perform due diligence, where appropriate;
  - make all employees and those acting on our behalf aware of their responsibilities to comply with this policy and the Act at all times through communication and training;
  - maintain appropriate gifts and hospitality procedures;
  - encourage employees to report any bone fide suspicions of bribery;
  - investigate instances of alleged bribery and co-operate with the police and other authorities in their investigations;
  - take a robust line against anyone found to have breached this policy or to have committed or facilitated bribery; and
  - periodically review this policy and its associated procedures.
- 4.2 As part of our commitment to comply with the Act, the Council considers it unacceptable for any Council employee or representative to:
- give, promise to give, or offer to any third party anything of value to obtain an improper advantage, or to reward an advantage already given;
  - give, promise to give, or offer to a government or public official, agent or representative anything of value to 'facilitate' or expedite a routine procedure;
  - accept anything of value from a third party that you know, or suspect, is offered with the expectation that it will result in an improper advantage for them;

- retaliate against or threaten a person who has refused adhere to this policy (including making or accepting a bribe) or who has raised concerns under this policy; and
- engage in activity in breach of this policy or the Act.

## **5. Contracts and failure to prevent bribery**

- 5.1 Under the Public Contracts Regulations, an organisation is automatically barred from competing for public contracts where it is convicted of a bribery offence. Commercial organisations that are convicted of failing to prevent bribery are not automatically barred from participating in tenders for public contracts. The Council has the discretion to exclude organisations convicted of this offence and you should get advice from our Procurement team on this issue.

## **6. Raising a concern**

- 6.1 We want everyone who has any concerns, bribery or corruption is being committed, to have the confidence to be able to report these confidentially and effectively. Our Whistleblowing policy (**Part 7.1**) sets out how to do this, including making an anonymous referral

## **7. Monitoring**

- 7.1 The Council's Monitoring Officer, is responsible for the maintenance and operation of this policy. The Monitoring Officer will liaise with the Head of Human Resources when the policy is subject to review in order to ensure all relevant employment requirements are taken into account.

## **Money Laundering: Legal and Regulatory Framework**

### **1 The Terrorism Act 2000**

This Act applies in full, as it does to all individuals and businesses in the UK. If, in the course of business or employment, you become aware of information which provides knowledge, or gives reasonable grounds for a belief or suspicion that proceeds have come from, or are likely to be used for terrorism, it must be reported. This will prevent commission of the money laundering offence relating to being implicated in illegal activity.

### **2 The Proceeds of Crime Act 2002**

This Act defines six principal money-laundering offences, only the first four of which are likely to apply to the Council:

- concealing, disguising, converting, transferring, or removing from the UK, any criminal property (Section 327)
- becoming concerned in an arrangement which you know or suspect, facilitates the acquisition, retention, use, or control of criminal property (Section 328)
- acquiring, using, or possessing criminal property (Section 329)
- doing something that might prejudice an investigation (for example, falsifying a document) (Section 342)
- failing to disclose known or suspected money laundering offences (Sections 330 - 332)
- "tipping off", by giving information to someone suspected of money laundering in such a way as to reduce the likelihood of their being investigated, or prejudicing an investigation (Section 333A).
- The offences of failing to disclose and tipping off will not apply so long as the Council does not undertake activities which might be interpreted under POCA 2002, as falling within the regulated sector. The regulated sector refers to activities which should be regulated under the Financial Services and Markets Act 2000.

### **3 The Money Laundering Regulations 2007 (as amended by the Money Laundering (Amendment) Regulations 2012 and 2015)**

The Regulations are not legally binding on public authorities because they are neither 'relevant persons' (as defined in the MLR) nor part of the 'regulated sector' (as defined in POCA 2002). There is however, a distinct reputational risk for any authority that does not have adequate policies and procedures in

place. Following CIPFA's guidance, a "prudent and responsible" council will adopt "appropriate and proportionate" policies and procedures designed to "detect and avoid involvement in the crimes described in the legislation and regulations".

**CONFIDENTIAL**

**Report to Money Laundering Reporting Officer  
Re: money laundering activity**

**To: Money Laundering Reporting Officer**

**From:** .....  
*[insert name of employee]*

**Directorate:** ..... **Ext/Tel**

**No:** .....  
*[insert post title and Service Unit]*

**DETAILS OF SUSPECTED OFFENCE:**

**Name(s) and address(es) of person(s) involved:**

*[if a company/public body please include details of nature of business]*

**Nature, whereabouts, value and timing of activity/property involved:**

*[Please include full details eg what, when, where, how. Please include whereabouts of the laundered property, so far as you are aware. Continue on a separate sheet if necessary]*

**Nature of suspicions regarding such activity:**

*[Please continue on a separate sheet if necessary]*

Has any investigation been undertaken (as far as you are aware)?  
*[Please tick the relevant box]*

☐

Yes

☐

No

**If yes, please include details below:**

Have you discussed your suspicions with anyone else?  
*[Please tick the relevant box]*

☐

Yes

☐

No

**If yes, please specify below, explaining why such discussion was necessary:**

Have you consulted any supervisory body guidance re: money  
laundering? (e.g. the Law Society) *[Please tick the relevant box]*

☐

Yes

☐

No

**If yes, please specify below:**

Do you feel you have a reasonable excuse for not disclosing  
the matter to NCA? (e.g. are you a lawyer and wish to  
claim legal professional privilege?)  
*[Please tick the relevant box]*

☐

Yes

☐

No

**If yes, please set out full details below:**

Are you involved in a transaction which might be a prohibited act under sections 327- 329 of the 2002 Act or Section 18 of the 2000 Act and which requires appropriate consent from NCA?

☐

Yes

☐

No

*[Please tick the relevant box]*

If yes, please enclose details in the box below:

Please set out below any other information you feel is relevant:

Signed:.....

Dated:.....

***Please do not discuss the content of this report with anyone you believe to be involved in the suspected money laundering activity described. To do so may constitute a tipping off offence, which carries a maximum penalty of 5 years imprisonment.***



**THE FOLLOWING PART OF THIS FORM IS FOR COMPLETION BY THE MONEY LAUNDERING REPORTING OFFICER**

Date report received: .....

Date receipt of report acknowledged: .....

**CONSIDERATION OF DISCLOSURE:**

Action plan:

**OUTCOME OF CONSIDERATION OF DISCLOSURE:**

Are there reasonable grounds for suspecting money laundering activity?  
Do you know the identity of the alleged money launderer or the whereabouts of the property concerned?

If there are reasonable grounds for suspicion, will a report be made to NCA? *[Please tick the relevant box]*

☐

Yes

☐

No

If yes, please confirm date of report to NCA:  
and complete the box below:

**Details of liaison with NCA regarding the report:**

Notice Period: ..... to .....

Moratorium Period: ..... to .....

## Appendix 3

Fraud Referral Form			
Name (inc. alias):		Address:	
DOB:			
NINO:			
Sex: M		Telephone no:	
Your reference:			
Allegation:			
Additional info to support allegation:			
Your name		Contact No:	Dept:
			Date:
<p>Please email to: <a href="mailto:investigations@slough.gov.uk">investigations@slough.gov.uk</a></p> <p>You will be contacted by a member of the Corporate Fraud Team within 5 working days. If, however, you consider your enquiry to be urgent, please state this on your email.</p>			

**Appendix 4**

Date Received:    /    /

APP/POCA Case Ref No:.....

**Proceeds of Crime Act - Case Review Form****You must liaise with an AFI at the earliest opportunity**

Have you liaised with a Financial Investigator prior to arrest or interview of the subject. If so name of AFI.  .....	Yes	No
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**Confiscation Proceedings**

***Criminal Lifestyle Offences- allows the court to assume all the defendant's income, property held, or expenditure over the previous 6 years represents the proceeds of crime and thus liable for confiscation. The below are examples of offences that trigger the lifestyle process. Please tick any relevant box relating to your case.***

**1. Offences which are specified in *Sch 2 POCA***

Trade Marks Act 1994	S92(1)	S92(2)	S92(3)
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Forgery & Counterfeiting Act 1981	S14	S15	S16	S17
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Copyright, Designs & Patents Act 1988	S107(1)	S107(2)	S198(1)	S927A
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Money Laundering offences	S327	S328
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**2. *also offences which constitute conduct forming part of a course of criminal activity trigger the lifestyle process***

A)	<b><i>4 or more offences in current proceedings committed on or after 24 March 2003 where the defendant has benefited from their conduct by £5000 or more</i></b>	
B)	<b><i>the defendant has been convicted of the same offence on at least 2 separate occasions in the six years before the current proceedings were started and the defendant has benefited from their conduct by £5000 or more</i></b>	
C)	<b><i>an offence committed over a period of at least 6 months and the defendant has benefited from their conduct by £5000 or more</i></b>	

***Particular Criminal Conduct – any confiscation investigation or order is limited to the specific charges before the court in the current proceedings only. There is no limit as to a benefit figure each case is viewed on its own merits.***

<b>Investigating Officer</b>		<b>Contact No</b>	
		<b>Mobile</b>	
<b>Case Flare references</b>		<b>Fax</b>	
		<b>Email</b>	

***Defendants Details – please use a separate form for each individual defendant***

<b>Defendant</b>		Male / Female	<b>DOB:</b>
<b>Defendant Address</b>		<b>Home Tel</b>	
		<b>Mobile</b>	
		<b>NI Number</b>	
		<b>Employee details</b>	
<b>Associated Address</b>		<b>Owned /Rented</b>	
<b>Desc &amp; Reg No. of any Vehicles</b>		<b>Details of Current Keeper</b>	

**Offences Under Investigation**

Offences (Act)	Offence Section	Number of Counts	Is defend. Charged/summonsed	Court Date

<b>Bail date</b>		<b>Def Interviewed</b>	YES / NO	Date
<b>Copy of Inspection Notice/Booklet enclosed Yes/No</b>				
<b>Copy or email transcript of interview to AFI. Yes/No</b>				

<b>Police involvement to date?</b>	YES / NO	<b>Cash seizure?</b>	YES / NO
Brief description of Police involvement:		Details of cash seizure: AFI dealing	
<b>Investigating Police Officer</b>		<b>Contact No</b>	
		<b>Mobile</b>	
<b>Police case references</b>		<b>Fax</b>	
		<b>Email</b>	

<b>Previous convictions attached</b>	Yes	No
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<b>Companies House Search print out attached</b>	Yes	N/Trace
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## Case History

**Summary of present case history. It is the responsibility of the oic to appraise the FI of the investigation at all times and in particular any changes in respect of the enquiry relating to intelligence or evidence that could affect the investigation or an application for a court production order. This should be passed to the FI via a 5x5x5 or amended summary**( please include relevant information from visits or investigations in the preceding 6 years concerning property and assets held by defendant if known)

**Print out of all previous warnings, cautions & convictions from Prosecution database/APP**

**Financial Information (completed by oic or AFI)**

<b>Financial Institution</b>	<b>Account No's</b>	<b>Sort Code</b>	<b>Name on Account</b>	<b>Production Order obtained</b>
<b>Credit Cards Company Name</b>	<b>Card No</b>		<b>Name on Card</b>	<b>Type (Visa etc)</b>
<b>ISA/Savings etc</b>	<b>Issuing company / institution</b>		<b>Policy number</b>	<b>Name on policy</b>

**Other Financial Assets identified at the search****(Jewellery, High Value Goods, Stocks, Shares, Post Office Accounts/Bonds etc)**

<b>Description</b>	<b>Location of item or evidence proving its existence</b>	<b>Estimated value in £s</b>

<b>Property / land owned</b>			
<b>Address</b>	<b>Land Registry reference</b>	<b>Parties jointly held with</b>	<b>Encumbrances</b>

<b>Are there considerations for restraint Proceedings</b>	<b>Yes</b>	<b>No</b>
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**Current Status of case (inc court dates & Counsel details)**

Restraint Proceedings. Summary of current process(e.g. arrests, interviews, Court appearances, Court dates / bail dates/deadlines):

Please ensure where possible the following checks have been conducted and the relevant documents or information submitted with this form.

	<b>Carried out?</b>	<b>Attached?</b>
<b>Elmer/Money Web enquiry</b>	Yes / No	Yes / No
<b>JARD enquiry</b>	Yes / No	Yes / No
<b>Experian Credit Check</b>	Yes / No	Yes / No
<b>HMR&amp;C gateway request</b>	Yes / No	Yes / No
<b>Companies House Direct</b>	Yes / No	Yes / No
<b>Land Registry enquiry on property</b>	Yes / No	Yes / No
<b>Voters' Register</b>	Yes / No	Yes / No
<b>Council Tax</b>	Yes / No	Yes / No

### Initial Assessment by AFI

*I have reviewed this investigation and I believe that this case is suitable/not suitable for confiscation proceedings. This is because:*

- (a) A restraint order is in place*
- (b) Medium to High level operator*
- (c) Substantial available assets in excess of £*
- (d) defendants benefit is estimated at £*
- (e) There are Impact considerations of the victim*
- (f) Lifestyle assumptions*
- (g) No available assets*
- (h) Low value of benefit, property recovered or no loss to victim*
- (i) no lifestyle assumptions*
- (j) Low level operator no assets or lifestyle*
- (k) There are no impact considerations of the victim*

Signature

Date

### THE SECTION BELOW IS FOR LEGAL TEAM USE ONLY

Referral considered by		
Reasons acceptance / refusal;		
Case warrants POCA confiscation proceedings: YES / NO	Date:	