Client onboarding checklist

United Kingdom edition

Work through the groups in order. Groups 1 to 4 are the practice's; groups 5 to 8 go to the client. Replace [bracketed] items with your own.

1. BEFORE YOU ACCEPT

- [ ] Run a conflict check on the client, its directors and connected companies
- [ ] Write down the scope you are quoting for, and what is excluded
- [ ] Agree the fee, how it is billed and what triggers a change
- [ ] Confirm the work is within your competence and capacity before 31 January
- [ ] Check the service is covered by your AML supervisor's registration

2. CUSTOMER DUE DILIGENCE

- [ ] Evidence of identity for each individual client, such as photo ID
- [ ] For a company, its registered number, registered office and directors
- [ ] The beneficial owners, verified beyond the PSC register
  The Regulations do not let you rely only on the register of people with significant control.
- [ ] The purpose and intended nature of the business relationship
- [ ] A client risk assessment, read against the practice-wide one
- [ ] Whether the client or a beneficial owner is a politically exposed person
  A PEP relationship needs senior management approval, and you must establish the source of wealth and funds.
- [ ] Completion before the relationship begins, and the date recorded

3. PROFESSIONAL ENQUIRY AND THE ENGAGEMENT LETTER

- [ ] The client's written consent to contact the existing accountant
- [ ] Your professional enquiry letter, sent and dated
  The existing accountant cannot grant or refuse clearance. The enquiry asks whether there is any reason you should not act.
- [ ] An engagement letter for each entity and each service
- [ ] The client's signature on the letter before work begins
  Use your own signing provider or wet ink, and keep the signed copy with the client's file.

- [ ] Your privacy notice, given when you first collect the client's data

4. HMRC AGENT AUTHORISATION

- [ ] An authorisation request from your agent services account, link sent to the client
- [ ] Form 64-8 only where the paper route still applies
  The paper form covers Corporation Tax, PAYE, Self Assessment and VAT, but not Making Tax Digital services.
- [ ] The client's UTR, National Insurance number and VAT number
- [ ] The company authentication code, if you will file at Companies House

5. ACCESS TO SYSTEMS

- [ ] Accountant access to the bookkeeping software, not the owner's login
- [ ] Read-only bank access or the monthly statements for every account
- [ ] Access to the payroll software, or its reports each pay period
- [ ] A record of every login the client has granted you, to revoke when you part

6. THE PRIOR-YEAR FILE AND OPENING DOCUMENTS

- [ ] The last filed accounts and Corporation Tax return, with computations
- [ ] The last two Self Assessment returns and tax calculations
- [ ] The capital allowances computation and pool balances
- [ ] Trading losses brought forward and any claims made
- [ ] VAT returns for the last four periods and the VAT scheme used
- [ ] HMRC letters and penalty notices from the last two years

7. COMMUNICATION AND PORTAL SET-UP

- [ ] A client portal login for each person who will send or receive documents
- [ ] Agree how documents will travel, and that ID will not go by email
- [ ] One named contact on each side, and a backup
- [ ] Confirm each director has verified their identity with Companies House

8. THE FIRST DEADLINES

- [ ] Accounts due at Companies House nine months after the year end
- [ ] The next VAT return, usually one month and seven days after the period
- [ ] 31 January for Self Assessment, and the payments on account due 31 July
- [ ] Quarterly updates, if the client is within Making Tax Digital for Income Tax

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