



The Security Deposit



As part of the Housing Act 2004 the Government introduced tenancy deposit protection for all assured shorthold tenancies (ASTs) in England and Wales where a deposit is taken. From April 6th 2007, all deposits paid under an AST have had to be protected within 14 days of receipt.

In line with the government legislation, the security deposit will be forwarded to the deposit protection service, the DPS. The DPS will hold the deposit for the duration of the tenancy and any interest earned on the deposit money is kept by the DPS.

If at the end of the tenancy both the Landlord and the Tenant agree on who is responsible to any changes in the condition of the property, then the DPS will return the agreed amount of the deposit money to each party.

If there is a dispute over any deductions from the deposit, Castle Residential Letting will attempt to mediate. However, should agreement not be reached within 2 weeks of the end of the tenancy, the matter will be passed to the DPS for the dispute to be resolved.

This situation is generally best avoided, as the DPS dispute process is often slow to resolve anything, which could result in the deposit being tied up with the DPS for some time.

At Castle Residential Letting we believe in fair play. At the end of the tenancy, if the property is damaged beyond fair wear and tear, then it is only fair that there should be some payment made to the landlord to replace or repair the damage. At the same time, if the tenant has fulfilled their obligations under the tenancy and the property has been looked after, then the tenants deposit should be returned in full.

Castle Residential Letting will not act in an unfair manner and will remain impartial.

All information about the DPS is available on the website www.depositprotection.com

The inventory is used to protect the security deposit and to protect the property as this documents the condition of the property upon moving in and when compared to moving out, it is used to see what has changed.



The Deposit Protection Service

The Deposit Protection Service

Terms and Conditions

1. Definitions

Wherever the following words and phrases appear in these Terms and Conditions they will always have the following meanings:

ADR Procedure means all or any of (i) the procedure for submitting the Landlord's Evidence Form and the Tenant's Evidence Form to The DPS; (ii) the acceptance of a Dispute into the Adjudication process; and (iii) the Adjudication including implementing the Decision;

Adjudication means an evidence based decision making process as a result of which a Decision shall be made as to how a Dispute should be resolved and **Adjudicate** shall be defined accordingly;

Adjudicator means an independent, impartial and qualified expert appointed by The DPS to Adjudicate and provide a Decision;

Business Day means a day (other than a Saturday, Sunday or public holiday) on which banks in the United Kingdom are open for general non-automated business;

Change of Landlord/ Agent Form means a form completed by the Landlord notifying The DPS that there has been a change in the identity of the Landlord;

Contact Centre means The DPS's dedicated telephone contact centre which can be contacted on 0870 7071707;

Custodial Tenancy Deposit Scheme means the scheme established under the Housing Act 2004 under which a Deposit relating to the Tenancy in respect of which you are the Landlord, Tenant or a Relevant Party has been deposited with The DPS;

The DPS means The Deposit Protection Service provided by Computershare Investor Services PLC, a company registered in England & Wales, under company number 3498808 and whose registered office is at The Pavilions, Bridgwater Road, Bristol BS13 8AE, on behalf of the Government (Communities and Local Government (CLG));

Decision means the reasoned decision of the Adjudicator made in relation to a Dispute in accordance with these Terms and Conditions, as notified to the Landlord and Tenant and implemented by The DPS;

Deposit means any single amount of money paid by the Tenant or a Third Party to the Landlord under the Tenancy agreement as security against the performance of the Tenant's obligations under the Tenancy agreement, the discharge of any liabilities, any damage to the property and/ or non-payment of rent during the Tenancy;

Deposit ID the unique identifying reference number allocated to a Deposit in relation to a particular Tenancy following the successful submission of a Deposit to The DPS by the Landlord;

Deposit Submission Form means the form to be completed by the Landlord in accordance with these Terms and Conditions and submitted to The DPS with a payment equalling the amount of the Deposit;

Dispute means a dispute between the Landlord and the Tenant relating to how much of the Deposit, if any, held by The DPS under the Custodial Tenancy Deposit Scheme should be returned by The DPS to the Tenant at the end of the Tenancy;

Dispute Papers means the documents detailed in Section 28a;

Forms means all forms required to be submitted in relation to the Service and includes the Change of Landlord/ Agent Form, the Change of Tenant Form, the Deposit Submission Form, the Landlord's Evidence Form, the Joint Repayment Form, the Tenant's Response Form, the Statutory Declaration and the Statutory Declaration Notice;

Interest means the interest which will be paid by The DPS on all Deposits held by it at the rate equivalent to the base rate of the Bank of England less 2.32 per cent (in accordance with Statutory Instrument 2007 No. 798, The Housing (Tenancy Deposits) (Specified Interest Rate) Order 2007);

Joint Repayment Form means a form to be completed by both the Landlord and Tenant whether on paper or online:

- (i) requesting that all or part of the Deposit be repaid in accordance with the agreed instructions it contains; AND/OR
- (ii) notifying The DPS that there is a Dispute in relation to the repayment of all or part of the Deposit, requesting that the Dispute be referred to Adjudication in accordance with these Terms and Conditions and confirming that Landlord and Tenant will be bound by the Decision of the **Adjudicator**

Joint Tenancy means a Tenancy where there is more than one Tenant and **Joint Tenants** shall be construed accordingly;

Landlord means a Landlord of a Tenancy and for the purposes of these Terms and Conditions includes a Letting Agent, where applicable;

Landlord's Evidence Form means the standard landlord's evidence form completed by the Landlord containing evidence in support of the Dispute;

Landlord ID means the unique identifying reference number allocated to the Landlord by The DPS following their registration with the Service;

Landlord's Repayment ID means the identifying number issued by The DPS to the Landlord which is unique to the Landlord and Deposit to which it relates and which will be required by the Landlord to claim repayment of the Deposit;

Lead Tenant means:

- (i) in the case of Joint Tenants, one of their number who has been nominated to act on their behalf; and
- (ii) where there is a Third Party, the person nominated to act on behalf of the Tenant(s) and the Third Party; and

(iii) where there is only one Tenant, that Tenant.

Letting Agent means the individual or company who lets or manages property on behalf of the Landlord;

Parties means the Landlord and Tenant and **Party** shall be construed accordingly;

Prescribed Information means the information which must be provided by the Landlord to Tenant(s) in accordance with the Housing (Tenancy Deposits) Prescribed Information Order 2007;

Repayment ID means together the Landlord's Repayment ID and the Tenant's Repayment ID;

Service means the Custodial Tenancy Deposit Scheme provided by The DPS on behalf of the Government (Communities and Local Government);

Single Claim means a claim by a Party for the repayment of all or part of the Deposit when the other Party is uncontactable or not responding to correspondence as further detailed in Section 20;

Statutory Declaration means the statutory declaration completed by either the Landlord or the Tenant claiming repayment of all or part of the Deposit in accordance with Single Claim Process;

Statutory Declaration Notice means a notice to be served by The DPS following the receipt of a Statutory Declaration;

Terms and Conditions means these Deposit Protection Service Terms and Conditions;

Tenancy means an assured shorthold tenancy of a property which is part of the Custodial Tenancy Deposit Scheme;

Tenant means the Tenant of a Tenancy and includes Lead Tenants and Joint Tenants;

Tenant's Evidence Form means the standard tenant's response form completed by the Tenant containing evidence in response to the Landlord's Evidence Form;

Tenant's Repayment ID means the identifying number issued by The DPS to the Tenant which is unique to the Tenant and Deposit to which it relates and which will be required by the Tenant in order for them to claim repayment of the Deposit;

Third Party means a person who has paid a Deposit in respect of a Tenancy to a Landlord on behalf of a Tenant and who is a relevant person for the purposes of Sections 212 to 215 of the Housing Act 2004;

Transfer means the transfer of a Tenancy from one Landlord to a new Landlord; **you** means the Party using the Service in accordance with these Terms and Conditions and **your** shall be defined accordingly.

2. Background - The Housing Act 2004

- a. If you are a Landlord in England and Wales and you enter into a Tenancy and take a Deposit from your Tenant on or after 6 April 2007, or you renew an existing Tenancy whether on the same or on different terms to the previous Tenancy, the Deposit must be protected in a Government authorised tenancy deposit scheme.(1) This rule only applies if the tenancy is an assured shorthold tenancy.
- b. The DPS operates the only tenancy deposit scheme which is free to use (including the ADR Process) and open to all Landlords. The DPS is funded entirely from the interest earned on Deposits held.
- c. If the Deposit is not protected in a Government authorised tenancy deposit scheme and/ or the prescribed information required by the Housing Act 2004 is not provided, Tenants may make an application to Court and the Court may order that the Deposit be repaid to the Tenant or that the Deposit be paid into a Government authorised tenancy deposit scheme. The Court must also order that the Landlord pay compensation of three times the amount of the Deposit. Further, any failure to comply with Section 213 of the Housing Act means that no Section 21 notice can be given.
- d. The Landlord has a statutory obligation to provide the Tenant(s) with the Prescribed Information within 14 days of the start of the Tenancy. The Landlord must give the Tenant(s) the opportunity to check and sign the Prescribed Information by way of confirmation that it is correct. The DPS will provide the confirmation detailed in section 13 of these Terms and Conditions but The DPS cannot provide the Prescribed Information on behalf of Landlords. A Prescribed Information template can however be downloaded at www.depositprotection.com.
- e. Deposits are protected to ensure:
 - i. when Tenants are entitled to it, they get all or part of their Deposit back;
 - ii. when Tenants are not entitled to get all or part of their Deposit back, all or part of the Deposit is paid to the Landlord;
 - iii. any Disputes between Tenants and Landlords will be easier and cheaper to resolve;
 - iv. Tenants are encouraged to look after the property they are renting.

3. Overview of how the Service works

- a. The Tenant pays the Landlord the Deposit in accordance with the terms of the Tenancy agreement. If the Landlord chooses to protect the Deposit with the Custodial Tenancy Deposit Scheme, the Housing Act 2004 requires that the Landlord must pay the Deposit to The DPS within 14 days of physically receiving it. The DPS will, however, accept Deposits after this time.
- b. Following the successful protection of a Deposit, The DPS will provide confirmation of receipt and other information to the Landlord and

1 Section 212 to 215 and Schedule 10 of the Housing Act 2004

- Tenant as detailed further in Section 13. The Landlord must provide the Prescribed Information.
- c. At the end of the Tenancy, the Landlord and Tenant should attempt to agree the basis for repayment of the Deposit to the Landlord, Tenant or the Third Party (if any). The Landlord and Tenant must complete a Joint Repayment Form confirming:
 - i. the amount of the Deposit repayment of which is agreed; and
 - ii. the amount of the Deposit repayment of which is not agreed.
 - d. Any agreed amount of the Deposit including any Interest accrued will be paid out by The DPS in accordance with the Joint Repayment Form within 10 calendar days of receipt of the correctly completed Joint Deposit Repayment form.
 - e. If there is a Dispute regarding the repayment of all or part of the Deposit the Dispute will be dealt with in accordance with these Terms and Conditions (see Sections 23 to 28) unless the DPS are notified otherwise.
 - f. If a Landlord has no current address for the Tenant or the Tenant fails to respond to the Landlord's written notice requiring that the Landlord be paid some or all of the Deposit within 14 calendar days of the end of the Tenancy, the Landlord may follow the Single Claim Process (see Sections 20 to 22).
 - g. If a Tenant has no current address for the Landlord or the Landlord fails to respond to the Tenant's written notice asking whether the Landlord accepts that the Tenant should be paid some or all of the Deposit within 14 calendar days of the end of the Tenancy, the Tenant may follow the Single Claim Process (see Sections 20 to 22).
- 4. Ways to Contact The DPS**
- a. **The Online Service**
 - i. Landlords may register online and Parties may complete and submit Forms online by visiting www.depositprotection.com
 - ii. Parties may communicate with The DPS by emailing enquiries@depositprotection.com
 - iii. Subject to Section 30(d), the online Service will be available 24 hours per day, 7 days per week and 365 days per year.
 - iv. All transactions processed via the online service will be processed in real time.
 - b. **Contact Centre Service**
 - i. The Contact Centre is available to:
 1. provide help and enquiry services to Landlords, Letting Agents and Tenants in connection with the Service;
 2. process requests for Forms; and
 3. manage new registrations of Landlords and Letting Agents.
 - ii. The telephone number for the Contact Centre is 0870 7071707.
 - iii. The Contact Centre will operate Monday to Friday from 08.30 - 17.30.
 - iv. All Landlords requesting Forms will be asked for their Landlord ID and the Deposit ID, where applicable, in order to process requests for Forms.
 - v. All Tenants requesting Forms will be asked for their Deposit ID in order to process requests for Forms.
 - vi. Before providing any held data, callers will be positively identified by a Contact Centre representative. If callers are unable to provide satisfactory answers to questions posed to establish the positive identity of the caller, the call will not be able to proceed.
 - c. **Paper Based Service**
 - i. All Parties will be able to correspond with The DPS in writing and to request paper copies of Forms. All correspondence and completed paper Forms should be submitted to:
The Deposit Protection Service
The Pavilions
Bridgwater Road
Bristol
BS99 6AA
 - ii. Paper Forms can be requested via The DPS helpline on 0870 7071707.
 - iii. Any Forms requested will be pre-printed with any known relevant information linked to the transaction in question and mailed to the correspondence address of the requesting Party. Return of photocopied or altered forms will not be acceptable.
- 5. Registering for the Service - general information**
- a. All information provided by Landlords at the time of registration must to the best of their knowledge be up to date and factually correct.
 - b. The DPS will require all Landlords (other than Letting Agents) to provide the following mandatory pieces of information:
 - i. full name and title of the Landlord;
 - ii. correspondence address of the Landlord;
 - iii. at least one contact telephone number for the Landlord; and
 - iv. online registrants and users will have to provide a valid email address.
 - c. The DPS will require all Letting Agents to provide the following mandatory pieces of information:
 - i. full name and title of the primary contact at the Letting Agent;
 - ii. Letting Agent's name;
 - iii. correspondence address of the Letting Agent;
 - iv. at least one contact telephone number for the Letting Agent;
 - v. online registrants and users will have to provide a valid email address.
- 6. Registering Online**
- a. Landlords may register online at www.depositprotection.com
 - b. All online registrants will have to confirm that they have read and agree to be bound by these Terms and Conditions.
 - c. Landlords will be required to supply a valid email address and select a password that must be a minimum of 5 characters in length to use the online service. This password should be kept secure at all times and should not be disclosed to anyone.
 - d. Online registrants will receive a password activation email. To validate their registration the Landlord must click through the link in the email and log onto the Service.
 - e. Once the registration has been validated a welcome email will be sent to the email address provided. This email will contain the Landlord's ID and will attach a link to these Terms and Conditions.
 - f. The unique combination of the email address and password provided by the Landlord will be used to validate the Landlord's identity on login, provide access to all information stored by The DPS on the Landlord or Letting Agent, allow Landlords to update data held by The DPS in relation to the Tenancy including a Change of Landlord or Change of Tenants and to instigate the Deposit repayment process.
- 7. Registering by Telephone**
- a. Landlords may register by telephone by calling 0870 7071707.
 - b. All Landlords who register for the Service via the Contact Centre will be provided with:
 - i. a Landlord's ID on the telephone which will be confirmed in writing; and
 - ii. a written copy of these Terms and Conditions will be sent within 3 Business Days of registering with The DPS. By registering for the Service, Landlords will be deemed to have accepted these Terms and Conditions.
- 8. Joint Tenancies and Third Parties**
- a. Where there are Joint Tenants the Landlord may arrange for the individual Deposits of each Joint Tenant to be submitted separately to The DPS. Alternatively, where there are Joint Tenants or a Third Party, the Landlord must manage the relationship between the Joint Tenants, and between the Tenant and any Third Party, and identify a Lead Tenant in the Deposit Submission Form who is authorised to act on behalf of all Joint Tenants and any Third Party.
 - b. The Lead Tenant will represent the interests of all Joint Tenants and any Third Party, and will act on their behalf specifically in connection with the completion of the Joint Repayment Form, any Statutory Declaration or the Tenant's Evidence Form or any other relevant Form. It is the responsibility of the Lead Tenant to agree with the Landlord the distribution of Deposit at the end of the Tenancy between the Landlord, the Joint Tenants who are party to any Joint Tenancy and any Third Party. Instructions will only be accepted if they have been signed by the Lead Tenant or the Lead Tenant has entered their Repayment ID .
 - c. The Lead Tenant will be responsible for providing repayment information for each Tenant and the Third Party and a valid forwarding address/email address for each Tenant and the Third Party to enable The DPS to provide repayment confirmation notices to each Tenant and the Third Party. The Lead Tenant will be required to provide their signature on repayment forms on behalf of all of the Joint Tenants.
 - d. It is the responsibility of the Landlord completing the Deposit Submission Form to ensure that the responsibilities of the Lead Tenant are fully understood by all Tenants, and any Third Party, and that the Lead Tenant is nominated by all of the Joint Tenants and any Third Party.
 - e. The Landlord will be required to confirm on the Deposit Submission Form that they have explained to all Tenants, and any Third Party, the role and responsibility of the Lead Tenant.
 - f. Changes to Joint Tenancy information is the responsibility of the Landlord.
- 9. Deposit Submission**
- a. The Landlord or Letting Agent is responsible for ensuring that Deposits are submitted for protection within 14 calendar days of the date of receipt by the Landlord.
 - b. Deposit information can be submitted by completing an online or paper Deposit Submission Form.
 - c. The Landlord or Letting Agent is responsible for ensuring that the information contained on the Deposit Submission Form is full and correct.
 - d. The following information is a mandatory requirement on all Deposit Submission Forms:
 - i. Landlord ID;
 - ii. Landlord name / Letting Agent name / trading title;
 - iii. house number / name and first line of address of Tenancy property;
 - iv. town / city of Tenancy property;
 - v. tenancy property type e.g. house;
 - vi. whether the Tenancy property is furnished / unfurnished;
 - vii. start date of Tenancy;
 - viii. Tenancy duration (months);
 - ix. date Deposit received by the Landlord;
 - x. Deposit amount;
 - xi. full name and title of Tenant / Lead Tenant/ Third Party;
 - xii. in the case of Joint Tenants, the full name and title of all Tenants that are party to the Joint Tenancy.
 - e. Incomplete, illegible or unrecognisable Deposit Submission Forms will be rejected and payments returned to the sending Landlord within 4 Business Days of receipt.

- f. In the event that cheques are returned unpaid, The DPS will levy a fee of £25.89 which must be paid by the Landlord. Until this fee is paid, The DPS will not accept a Deposit from the Landlord.
- 10. Online Deposit Submission Forms**
- Deposit Submission Forms may be completed using The DPS online service at www.depositprotection.com.
 - Landlords using the online service will not be able to submit a Deposit Submission Form unless all the mandatory information is provided.
 - Cheques, Direct Bank Transfers or Debit Cards can be used as payment for online transactions.
 - Debit card transactions will be processed online and confirmation that a successful card transaction has taken place will be provided to Landlords in real time. Where payments are made online, Deposit Submission Forms will be processed within 1 Business Day of receipt by The DPS.
 - Cheques sent in support of Deposit Submission Forms completed online must be accompanied by a printed copy of the completed Deposit Submission Form that will be generated by the online service when the Landlord selects the option to pay by cheque. The cheque for the full amount of the Deposit must be securely attached to the printed Deposit Submission Form.
 - The printed Deposit Submission Form and cheque should be sent to the address set out in Section 4(c).
 - All cheques must be made payable to The Deposit Protection Service, be dated in the past within 3 months of the date of processing, signed by an authorised signatory of the account, drawn on a UK bank and in pounds Sterling. Words and figures must match and be equal to the full amount of the Deposit as stated on the Deposit Submission Form. **The reverse of the cheque should be marked with the Landlord's ID, their registered address and the Deposit ID generated when the online Deposit Submission Form was completed and appearing on the completed online Deposit Submission Form.**
 - Should the cheque not meet any of the criteria above The DPS reserves the right to reject the Deposit Submission Form and return the cheque and the Deposit Submission Form to the Landlord within 4 Business Days of receipt, identifying the reason for rejection.
 - For all Deposit Submission Forms that are successfully processed, cheques will be banked within 1 Business Day of receipt. The DPS will issue a confirmation of receipt of the Deposit after 5 Business Days of the Deposit Submission Form being processed and, where applicable, of the cheque for the Deposit clearing. Confirmations will not be delivered to Landlords or Tenants until the Deposit Submission Form is processed.
- 11. Paper Deposit Submission Forms**
- All paper Deposit Submission Forms should be sent to the address set out in Section 4(c).
 - A cheque for the full amount of the Deposit must be securely attached to the Deposit Submission Form. Only cheques will be accepted as payment for paper Deposit Submission Forms.
 - All cheques must be made payable to The Deposit Protection Service, be dated in the past within 3 months of the date of processing, signed by an authorised signatory of the account, drawn on a UK bank and in pounds Sterling. Words and figures must match and be equal to the full amount of the Deposit as stated on the Deposit Submission Form. **The reverse of the cheque should be marked with the Landlord's ID and their registered address.**
 - Deposit Submission Forms will be processed within 4 Business Days of receipt by The DPS.
 - Paper Deposit Submission Forms will be rejected and the Deposit returned in the event that they are not properly and fully completed.
 - Should the cheque not meet any of the criteria above The DPS reserves the right to reject the Deposit Submission Form and return the cheque and the Deposit Submission Form to the Landlord within 4 Business Days of receipt, identifying the reason for rejection.
 - Cheques will be banked within 1 Business Day of receipt. The DPS will issue a confirmation of receipt of the Deposit after 5 Business Days of the cheque for the Deposit clearing and the Deposit Submission Form being processed. Confirmations will not be delivered to Landlords or Tenants until the Deposit Submission Form has been processed.
- 12. Bank Transfers**
- Direct Bank Transfer payments can be used for online deposit submissions. The DPS's 6 digit sort code and each user's unique 8 digit account number can be found on the online account under "Bank Transfers". It is the Landlord's sole responsibility to ensure that the correct amount is paid to The DPS via direct bank transfer.
 - Payments received may be allocated to Deposits manually or automatically. Automatic allocation will only occur if the amount deposited exactly matches a Deposit awaiting payment. If for any reason The DPS are unable to create a match, then the deposited funds will be credited to your account for you to allocate manually.
 - If manual allocation is chosen the Landlord must log-on to their DPS account to manually allocate the deposited funds to relevant Deposit. Manual allocation is the sole responsibility of the Landlord and must be done in order to ensure the Deposit is protected.
 - Interest will not accrue on unallocated balances.
 - Direct Bank Transfers are non reversible. If you think that an over-payment has been made, then you must contact The DPS on 0870 707 1707 or email enquiries@depositprotection.com.
- 13. What happens after the Deposit has been protected?**
- The DPS will provide confirmation to:
 - the Landlord sent to their registered address or registered email address;
 - the Lead Tenant - sent to the Tenancy address, or in the case of a Deposit being paid more than 14 days in advance of the occupation date of the Tenancy, an interim address;
 - where there are Joint Tenants, to the Household at the Tenancy address or where available the Lead Tenant's email address.
- b. The Landlord will be responsible for providing confirmation to the Third Party.
- c. The confirmation to each Party will contain:
- Name, address and contact details of the DPS;
 - the Deposit ID;
 - the amount of the Deposit and the date of receipt;
 - the name and contact details of the Landlord;
 - the name(s) of the Tenant(s) and the Lead Tenant, if applicable
 - the address of the Tenancy property;
 - start date of Tenancy;
 - tenancy duration (months);
 - a copy of these Terms and Conditions;
 - a Landlord's Repayment ID or Tenant's Repayment ID, as applicable.
- d. The Repayment ID will be needed to claim repayment of the Deposit at the end of the Tenancy. It is the responsibility of the Landlord to safeguard the Landlord's Repayment ID and not disclose it to any third parties or to another Party(s). It is the responsibility of the Sole/Lead Tenant to safeguard the Tenants' Repayment ID and not disclose it to any third parties or to another Party.
- 14. The Tenant's Logon**
- Lead Tenants will be able to logon to the Service at www.depositprotection.com by inputting their Repayment ID and the Deposit ID.
 - Lead Tenants will be able to view all information held by the Service in relation to their Tenancy. Lead Tenants will be able to amend or update Tenants' email addresses and telephone numbers. Lead Tenants will also be able to start the Deposit repayment process online.
- 15. Changes in Landlord's or Tenant(s) Data**
- Lead Tenant's will be able to update their own forwarding address, Tenants' email addresses and telephone numbers at any time online. It is the Lead Tenant's responsibility to ensure that their forwarding address is up-to-date. Landlord's may change any other data held in relation to the Landlord or notify The DPS of a Change of Landlord or request a Change of Tenant. Landlords must ensure that all information held by The DPS in relation to Tenancies, and Deposits for which they are responsible are up to date and factually correct.
 - The Lead Tenant is solely responsible for updating their forwarding address with The DPS. This update can be done over the telephone helpline, via their online log-in, or in writing.
 - Updates, changes and additions to information held by The DPS can only be made by the Landlord or the Lead Tenant. Changes can be notified:
 - over the telephone helpline
 - via the online service
 - in writing
 - Prior to any changes being made via the Contact Centre the Landlord or Lead Tenant, as applicable, will have to be positively identified.
 - Changes made via the online service will only be possible for registered Landlords or Lead Tenants logged onto the Service.
 - Changes made in writing must be signed by the Landlord or Lead Tenant as applicable.
 - Changes to Landlord and Tenant's data shall include Transfers.
- 16. Transfers**
- Change of Landlords**
- Change of Landlords can be initiated online by the Landlord by the completion of a Change of Landlord Form or through the use of a paper Change of Landlord Form requested from the Contact Centre. The DPS will not register a Change of Landlord unless the receiving Landlord is registered with the Service and holds a valid Landlord ID.
 - In the event of a Change of Landlord The DPS will deliver confirmations detailing the changes to:
 - the outgoing Landlord / Letting Agent;
 - the incoming Landlord / Letting Agent;
 - Tenant.
- Change of Tenants**
- Change of Tenants can only be initiated by The DPS. If the Landlord wishes to record a Tenant Transfer they must contact The DPS in writing or by email to enquiries@depositprotection.com providing details of the Change of Tenant and the reason for the Change of Tenant.
 - In the event of a Change of Tenant The DPS will provide confirmations detailing the changes to:
 - the Landlord / Letting Agent responsible for the property;
 - the Lead Tenant - in the event that a new Lead Tenant role has been created as a result of the existing Lead Tenant moving out of the property;
 - the incoming Tenants;
 - the outgoing Tenants.
 - The DPS will not repay any part of the Deposit to outgoing Tenants unless a Joint Repayment Form is completed and submitted. A new Deposit Submission Form would then have to be submitted to The DPS in respect of the Deposit.
 - It is the responsibility of the Tenant(s) to financially recompense one another outside of the scope of the Service for repayment of any share of the Deposit that may become due to a departing Joint Tenant or to a Third Party. This includes the recompense of interest earned to date.

17. Deposit Repayments

- a. The DPS will not release any part of the Deposit unless it has:
 - i. all Parties' agreement to do so; or
 - ii. a Decision from an Adjudicator; or
 - iii. a Court Order which refers specifically to the Deposit and/or the scheme administrator and the amount of the Deposit to be paid out.
- b. The DPS urge all Landlords to meet with Tenants in an attempt to agree the fair distribution of the Deposit at the end of the Tenancy.

18. Joint Repayment Forms

- a. The completion of a Joint Repayment Form can be initiated by either the Landlord or the Tenant.
- b. Repayments can either be
 - i. wholly agreed - all Parties agree on who should receive the Deposit at end of the Tenancy and no disputed amount exists;
 - ii. partially agreed - the Parties agree on the repayment of part only of the Deposit and a Dispute exists as regards the balance;
 - iii. disputed - there is a Dispute as to how the entire Deposit should be repaid.
- c. All repayments must be initiated by the completion and submission of an online Joint Repayment Form or a paper Joint Repayment Form requested from the Contact Centre.
- d. The Landlord will be required to:
 - i. confirm the amount due to the Landlord;
 - ii. provide details of the repayment method, bank sort code, account number and reference if applicable;
 - iii. confirm whether Interest is required;
 - iv. provide a valid Landlord's Repayment ID.
- e. The Tenant will be required to:
 - i. confirm the amount due to each Tenant and any Third Party;
 - ii. provide details of the repayment method, bank sort code, account number and reference if applicable for each Tenant and any Third Party;
 - iii. confirm whether Interest is required for each Tenant and any Third Party;
 - iv. provide forwarding address / valid email address (optional) for each Tenant and any Third Party;
 - v. provide a valid Tenant's Repayment ID.
- f. If there is a Dispute the Landlord and Tenant will be required to confirm on the Joint Repayment Form the amount which is in Dispute. They will also both be required to confirm that:
 - they each agree that the Dispute be referred to Adjudication in accordance with these Terms and Conditions; and
 - they will be bound by the Decision of the Adjudicator
- g. A failure to provide The DPS with any of the above information will result in the Joint Repayment Form being rejected and referred back to the Landlord for resolution.
- h. Repayment of all or part of the Deposit will be made either via direct BACS transfer to the Landlord's and/or Tenant(s)' accounts, sterling cheque or a combination of the two methods in accordance with the Joint Repayment Form. Cheques can only be made payable to either The Landlord/Agent or the named Tenant(s). Payment can also be made into overseas bank accounts for a fee of £25.89.
- i. Interest will be paid to all Parties that have elected to receive Interest on the Deposit or partial Deposit. Where a Deposit is paid to one or more of the Landlord, Letting Agent, Tenant and Third Party they will each receive a pro rata amount of Interest.
- j. All payments will be released within 10 calendar days of processing a Joint Repayment Form.
- k. Interest will be paid for the period commencing 10 calendar days following receipt of the Deposit up to close of business the day before the repayment is successfully processed.

19. Confirmation of Deposit Repayment

- a. The DPS shall provide confirmation of the amount of the repayment paid to each Party to:
 - i. the Landlord; and
 - ii. all the Tenants.

20. Single Claim Process - When Can it be Used?

- a. The Single Claim Process is a method of repayment for use if:
 - i. the Landlord has no current address for the Tenant; or
 - ii. the Tenant fails to respond to the Landlord's written notice requiring that the Landlord be paid some or all of the Deposit within 14 calendar days of the end of the Tenancy; or
 - iii. the Tenant has no current address for the Landlord; or
 - iv. the Landlord fails to respond to the Tenant's written notice asking whether the Landlord accepts that the Tenant should be paid some or all of the Deposit within 14 calendar days of the end of the Tenancy.
- b. The following criteria need to have been met before the Single Claim Process can be used:
 - i. at least 14 calendar days must have passed since the end of the Tenancy (i.e. the contractual end of the Tenancy or where notice has been given and has expired); and
 - ii. agreement has not been reached between the Landlord and Tenant about the Deposit repayment; and
 - iii. one of the relevant conditions set out in (a)(i) to (a)(iv) above have been met; and
 - iv. the claiming Party believes they should be repaid some or all of the Deposit.

- c. The amount claimed by the Landlord must be referable to:
 - i. an amount of unpaid rent or any other sum due under the terms of the Tenancy; or
 - ii. a liability of the Tenant to the Landlord arising under or in connection with the Tenancy in respect of damage to the premises subject to the Tenancy, or loss of or damage to property on those premises, other than damage caused by fair wear and tear.

21. Single Claim Process - Statutory Declaration

- a. To use the Single Claim Process, either the Landlord or Tenant who is claiming part or all of the Deposit (the "Claiming Party") must provide The DPS with a Statutory Declaration at least 14 calendar days after the Tenancy has ended.
- b. The Statutory Declaration can be obtained by telephoning 0870 7071707 or sending an email to enquiries@depositprotection.com
- c. **PLEASE NOTE:** The Statutory Declaration must be sworn or affirmed in the presence of a Solicitor/Commissioner for Oaths/ or a Magistrate.
- d. The Statutory Declaration must contain the following information:
 - i. the date on which the Tenancy ended;
 - ii. confirmation that the Parties have failed to reach agreement with respect to the repayment of the Deposit, with details of any communications between them since that date (whether relating to the Deposit or otherwise);
 - iii. the basis on which the amount of the Deposit claimed is calculated, with particulars of any facts relied on to justify claiming that amount;
 - iv. confirmation of whether the Statutory Declaration is being made on the basis that;
 1. the Claiming Party has no current address for, or other means of contacting the other party, whether that be the Landlord or Tenant (the "Other Party"). If so, details must be given of any address (other than the Tenancy property) and other contact details (including telephone numbers or email addresses) which the Claiming Party has for the Other Party; or
 2. the Other Party has failed to respond to the Claiming Party's written notice in relation to the distribution of the Deposit. In this case a copy of the written notice sent to the Other Party must be attached.
 - v. any information the Claiming Party has as to the whereabouts of the Other Party;
 - vi. confirmation that the Claiming Party gives his consent, in the event of the Other Party disputing that they should be paid all or part of the Deposit, for the Dispute to be resolved via Adjudication;
 - vii. confirmation that the Claiming Party considers that he is entitled to be paid all or part of the Deposit as claimed; and
 - viii. a declaration that the Claiming Party makes the Statutory Declaration in the knowledge that if he knowingly and wilfully makes a false declaration he may be liable to prosecution under Section 6 of the Perjury Act 1911.

22. Single Claim Process - Statutory Declaration Notice and Resolution

- a. Once The DPS has received a properly completed Statutory Declaration which meets the above requirements, it will issue a Statutory Declaration Notice and a summary of the claim to the Other Party asking the Other Party to indicate within 14 calendar days of receipt:
 - i. whether the Other Party accepts that the Claiming Party should be paid the whole of the amount claimed;
 - ii. whether the Other Party accepts that the Claiming Party should be paid part of the amount claimed and, if so, how much; and
 - iii. if the Other Party does not accept that the Claiming Party should be paid the whole of the amount claimed, whether the Other Party consents to the Dispute being resolved by an Adjudicator.
- b. Unless the Other Party completes and returns the Statutory Declaration Notice within 14 calendar days, indicating their responses to a.i - iii above, The DPS will pay the Claiming Party the full amount claimed.
- c. If the Other Party completes and returns the Statutory Declaration Notice within 14 calendar days confirming that he accepts that the whole or part of the amount claimed should be paid to the Claiming Party, such amount will be paid to the Claiming Party within 10 calendar days of The DPS receiving it.
- d. If the Other Party completes and returns the Statutory Declaration Notice within 14 calendar days indicating that he does not accept that the Claimant should be paid all or any of the amount claimed, The DPS will inform the Claiming Party that their claim has been rejected wholly or in part and shall provide a summary of the Other Party's Statutory Declaration Notice.
- e. The Claiming Party will have 7 calendar days from the issue of the summary of the Other Party's Statutory Declaration Notice to either accept or disagree with the contents of the Other Party's Statutory Declaration Notice and to submit any additional evidence which they wish to be taken into account. The Other Party will also be given 7 days notice that the Dispute will be referred to the Adjudicator and given 7 days to submit any final evidence. If no response is received from the Claiming Party or the Other Party within 7 calendar days, the Dispute will be referred to the Adjudicator.
- f. If the Other Party completes and returns the Statutory Declaration Notice within 14 calendar days but fails to indicate whether he consents to the Dispute being resolved by an Adjudicator, he will be treated as having given his consent for the Dispute to be referred to Adjudication. Both Parties will then be informed that the Dispute has been referred to Adjudication.
- g. Upon completion of the steps detailed above, The DPS will forward copies of the
 - i. the Statutory Declaration;

- ii. the Statutory Declaration Notice;
- iii. any additional evidence submitted by either Party; to the Adjudicator (see; Adjudication - The Alternative Dispute Resolution (ADR) Service below for further details).
- h. Any evidence submitted by either party after the Dispute has been referred to the Adjudicator will not be considered by the Adjudicator if a Decision has already been made.

Adjudication - The Alternative Dispute Resolution (ADR) Service

23. Eligibility to use the ADR Procedure

- a. The ADR Procedure can only be used if both the Landlord and Tenant have completed a Joint Repayment Form notifying The DPS that there is a Dispute in relation to the repayment of the Deposit and requesting that the Dispute be referred to Adjudication and confirming that Landlord and Tenant will be bound by the Decision of the Adjudicator or if the Parties have completed the Single Claim Process detailed in Sections 20 to 22 above.
- b. Disputes will only be referred to Adjudication if both the Landlord and Tenant comply with these Terms and Conditions.
- c. Putting a Dispute through the ADR Procedure does not remove the duty of one party to pay the other any other amounts which are due.
- d. Use of the ADR Procedure is free of charge (other than the Parties' own costs) to the Landlord and Tenant.
- e. Each Party must bear their own costs of participating in the ADR Procedure. The Adjudicator cannot make any award on costs.
- f. The Landlord and Tenant are free to settle the Dispute between them on an agreed basis at any time and at any stage of the ADR Procedure but they must both then notify The DPS of their agreement to do so (by providing an instruction signed by both Parties), so that The DPS can return the Deposit in accordance with that agreement.
- g. The Dispute cannot involve a claim for an amount of more than the value of the Deposit.
- h. If either of the Parties fails to comply with any of the steps detailed in these Terms and Conditions the Dispute will be rejected and the Deposit will be dealt with in accordance with these Terms and Conditions.
- i. The DPS may determine in its absolute discretion whether a Party has complied with these Terms and Conditions and is eligible to participate in, or continue to participate in, the ADR Procedure.
- j. The Dispute must not be the subject of an existing or previous court action.
- k. Disputes will not be admitted to the ADR Procedure where, in the reasonable opinion of The DPS:
 - i. they relate to matters other than the return of the Deposit; and/or
 - ii. where either Party has indicated their intention to issue legal proceedings; and/or
 - iii. the issues involved have already been determined by a Court; and/or
- l. The Adjudicator may also reject Disputes which, in their reasonable opinion:
 - i. are being pursued in an unreasonable manner;
 - ii. are frivolous;
 - iii. are vexatious; and/or
 - iv. seek to raise matters which have already been decided upon or which were previously decided by a similar dispute process.
- m. Evidence submissions can be made only to the Dispute Resolution Team by post to the address set out in 4(c), or by email to enquiries@depositprotection.com. The Dispute Resolution team operate Monday to Friday from 09.00 - 17.00.

24. Initiating the ADR Procedure - The Joint Repayment Form

- a. Where a Dispute arises between the Parties which cannot be resolved by negotiation between them or by The DPS, if the Parties wish to use the ADR Procedure they must complete the Joint Repayment Form and submit it to The DPS.
- b. If the Joint Repayment Form has not been properly completed (including being signed and dated by both parties) and/or strikes out any of the mandatory declarations (such as the Landlord's or Tenant's agreement to be bound by the decision of the Adjudicator) then the referral to Adjudication may be invalid and the Parties will be directed by The DPS to pursue the Dispute via the Courts. The DPS shall continue in accordance with section 29 of these Terms and Conditions below, to hold the Deposit until instructed to do otherwise by a Court Order or instruction signed by both Parties.

25. Notification of a Dispute to The DPS

- a. Upon receipt of a duly completed Joint Repayment Form notifying The DPS of a Dispute, The DPS will issue a Landlord's Evidence Form to the Landlord. The Landlord's Evidence Form must be fully and properly completed and returned to The DPS with 14 calendar days of it being issued.
- b. The Landlord's Evidence Form lists the following evidence types:
 - i. set out details of the precise issues which are in Dispute and the reasons for the amount of any Deposit claimed by the Landlord;
 - ii. attach the signed check-in inventory and schedule of condition;
 - iii. attach vacating instructions;
 - iv. attach the signed check-out inventory and schedule of condition;
 - v. attach a signed and legally compliant written tenancy agreement
 - vi. if a Letting Agent is acting, attach a copy of their terms of business/management;
 - vii. attach a schedule of the cost of any works sought from the Deposit together with estimates, invoices and receipts (produced by an independent or third party) and photographs if available;
 - viii. attach a statement of the rent account, if relevant;
 - ix. where housing benefit has been paid, attach a letter from the Housing

- Benefit Department stating when it will stop, or that it has stopped;
- x. attach any other relevant information including photographs, DVDs, correspondence or receipts. Any photographs or digital evidence must be signed or a statement should be attached signed by the Party providing them and showing the date on which they were taken; and
- xi. confirm that they have contacted the Tenant and provide a copy of any correspondence between them or details of their discussions.
- c. If the Landlord is unable to provide any of the information detailed in Section 25(b) above, they must explain to The DPS why they are unable to do so and The DPS will then exercise its discretion as to whether to allow the Dispute to proceed to Adjudication notwithstanding such failure.
- d. Following receipt of the Landlord's Evidence Form, The DPS may request additional information or clarification.
- e. If the Landlord fails to complete and return the Landlord's Evidence Form to The DPS within 14 calendar days of it being issued, The DPS will pay the Deposit out in accordance with the Tenant's instructions contained on the Joint Repayment Form.

26. Notification of a Dispute to the Tenant

- a. The DPS will provide the Tenant with a summary of Landlord's submitted evidence and a Tenant's Evidence Form. The Tenant's Evidence Form must be fully and properly completed and returned to The DPS with 14 calendar days of it being issued.
- b. The Tenant's Evidence Form suggests the following evidence types:
 - i. set out the reasons why the Tenant denies that the Landlord is entitled to some or all of the Deposit; and
 - ii. attach any other relevant information including photographs, DVDs, correspondence or receipts. Any digital evidence must be signed or a statement should be attached signed by the party providing them and showing the date on which they were taken.
- c. If there is a Lead Tenant they must complete the Tenant's Evidence Form on behalf of all Tenants.
- d. If the Tenant fails to complete and return the Tenant's Evidence Form to The DPS within 14 calendar days of it being issued, The DPS will pay the Deposit out in accordance with the Landlord's instructions contained on the Joint Repayment Form.

27. Landlord's Response

- a. The DPS will provide the Landlord with a summary of the Tenant's Evidence Form. The Landlord will have 7 calendar days from the issue of the summary of the Tenant's Evidence Form to either accept or disagree with the contents of the Tenant's Evidence Form and to submit any additional evidence which they wish to be taken into account. If no response is prepared to be received from the Landlord within 7 calendar days, the Dispute will be referred to the Adjudicator. All additional evidence must be received within this time frame.

28. The Adjudication

- a. Upon completion of the steps detailed above, The DPS will forward copies of the
 - i. the Landlord's Evidence Form;
 - ii. the Tenant's Evidence Form;
 - iii. any additional evidence submitted by the Landlord or the Tenant;
 to the Adjudicator.
- b. Any evidence submitted by either party after the Dispute has been referred to the Adjudicator will not be considered by the Adjudicator if a Decision has already been made.
- c. The Adjudicator will be fair and unbiased and will make a Decision based on the evidence contained in the Dispute Papers. Adjudications are made on the basis of the documentary evidence submitted to The DPS. Please ensure you submit all of the supporting evidence you feel necessary to substantiate your case at the time when you are requested to do so. Any documentation or evidence submitted after the Dispute has been sent to the Adjudicator may not be considered.
- d. The Adjudicator may:
 - i. contact the Parties by telephone, fax, letter or email and request any additional information or documentation they consider is necessary in order to settle the Dispute in a fair and reasonable way and in line with the law. Any such additional information must be provided within the time limits set by the Adjudicator. If either Party does not provide the additional information or documents within the time set by the Adjudicator, the Adjudicator will continue the Adjudication as they consider appropriate, including if they consider it appropriate providing a Decision based only on the information and documents already provided;
 - ii. make any necessary enquiries - provided the Adjudicator tells the Parties about those enquiries and allows them to comment on the findings;
 - iii. receive and take account of any spoken or written evidence the Adjudicator thinks is relevant;
 - iv. carry on with the Adjudication even if either Party does not act in accordance with these Terms and Conditions or any instruction, or if either Party does not take part in any conference call arranged by the Adjudicator;
 - v. end the Adjudication if it appears that the Dispute cannot be settled under it, or if the Parties settle their dispute before a Decision is made.
- e. The Adjudicator will send copies of any additional information or documents received from one Party to the other Party.
- f. The Adjudicator will make a Decision within 28 calendar days of receipt of the Dispute Papers.
- g. The DPS will notify the Parties in writing of the Decision of the Adjudicator within 2 Business Days of the Decision. The Decision will be binding on the Parties.

- h. The ADR Decision is binding and cannot be appealed via the ADR Procedure.
- i. Any payment to either Party must be made by The DPS within 10 calendar days of the date of the Decision.
- j. The DPS will make payment in accordance with the Adjudicator's Decision to include Interest by cheque or electronic transfer in accordance with the details recorded for the relevant Parties in its records.

29. Court Orders

- a. If you obtain a Court Order against your Landlord or Tenant The DPS will only release the Deposit if the Court Order specifically refers to the Deposit and/or the scheme administrator holding the Deposit and includes a direction as to how much of the Deposit is to be paid to the successful claimant.
- b. If the Court Order does not include a reference to the Deposit, or to the scheme administrator, The DPS will be unable to release the Deposit until either the Order is amended.

30. Liability

- a. The DPS will take reasonable care in operating the Service, and will be responsible to you for any losses or expenses suffered or incurred by you as a direct result of its negligence, wilful default or fraud save that the DPS's liability in relation to any claim shall in no circumstances whatsoever exceed the total amount of the Deposit to which the claim relates. The DPS does not accept liability for any indirect or consequential loss suffered by a Party or for any loss, which does not arise as a result of its negligence, wilful default or fraud.
- b. In the event that you do not comply with these Terms and Conditions and this results in loss or damage to The DPS, you shall be liable to compensate The DPS for any such loss or damage.
- c. Any limitation or exclusion of liability under these Terms and Conditions shall only operate to the extent permitted by law.
- d. The online Service will usually be available for use 24 hours a day, 7 days per week and 365 days per year subject to scheduled down time that will be advertised on the site to users prior to any down time being implemented. However, the Service may be temporarily unavailable for a number of reasons, including routine and emergency maintenance, excess demand for the Service, failure of the internet and other circumstances beyond the control of The DPS.
- e. The Service is provided via a web-site with a secure server using 128-bit encryption. As long as you remain on the Service web-site you will have the benefit of this security. However, you should note that email communications are not necessarily secure and there is always a risk that email messages may be intercepted or tampered with. By registering for and using this Service, you acknowledge that these risks exist and that confidentiality cannot always be assured.
- f. Except where The DPS has been negligent, The DPS does not accept any responsibility for any interception, redirection, corruption, copying, reading, tampering or loss of confidentiality which may take place either once an email message has been sent by The DPS or prior to an email message being received by The DPS or for any losses, claims, damages or expenses which may be suffered or incurred by you as a result of any such interception, redirection, corruption, copying, reading, tampering or loss of confidentiality.
- g. The DPS takes reasonable care to ensure that electronic communications generated by it are free of viruses or other corruption of data. Before opening or using any documents or attachments, you must check them for viruses and defects. The DPS's liability in this respect is limited to re-supplying any affected documents or attachments.
- h. You are responsible for ensuring all electronic communications sent by you to The DPS are free from viruses or defects. If a communication from you is found to contain a virus, The DPS shall not be obliged to receive or act upon such communication.
- i. You must contact us immediately if you suspect that your password, Landlord ID, Tenant ID or Repayment ID has been lost, disclosed to, or obtained by, a third party and that its integrity is threatened. Until such notification is received by us, The DPS will assume that any instructions received in electronic form, on the telephone or in writing which have been authenticated by your Landlord ID or Tenant ID and your Repayment ID are genuine and are valid instructions from you and The DPS will act accordingly. You will be liable for all such transactions.
- j. Once submitted, a Deposit Repayment Form or online deposit response containing your Repayment ID is a binding instruction to make payment; you are not entitled to cancel, amend or revoke such an instruction.
- k. The DPS shall not be responsible for delays or failure to perform any of its obligations due to acts beyond its control. Such acts shall include, but not be limited to, acts of God, strikes, lockout, riots, acts of war, epidemics, governmental regulations superimposed after the fact, communication or line failures, power failure, earthquakes or other disasters.
- l. The DPS shall not have any liability to you for any non-availability or interruption in the operation of the Service (wholly or part of) or for any failure or delay of a communication. It is your responsibility to ensure that any communications are sent in sufficient time to be received within any deadlines.

31. Costs

- a. Save for a fee of £25.89 if a cheque provided to us bounces, and a fee of £25.89 for the processing of a payment to an overseas bank account, all aspects of the Service are free to use including the ADR Procedure and Adjudication. The DPS is funded entirely from the interest earned on Deposits held.

32. Complaints

- a. The DPS aims to provide a first class standard to all Parties and to do everything we can to ensure that you are satisfied. There are procedures in place to help resolve all complaints effectively, a copy of which can be provided on request.
- b. If you ever feel that we have fallen short of this standard and that you have cause for complaint, please contact us either:
 - by writing to: The Deposit Protection Service, The Pavilions, Bridgwater Road, Bristol, BS99 6AA
 - OR
 - by email at: enquiries@depositprotection.com
- c. The DPS will treat all complaints seriously and investigate the matter fully.

33. Confidentiality

- a. The Parties, The DPS and the Adjudicator must not give specific details of the Adjudication or the Decision (including the reasons for it) to any person not involved in the Adjudication save as required by law.
- b. Despite Section 34(a), when the Parties agree to have their Dispute settled under the ADR Procedure, they give The DPS and the Adjudicator permission to gather, keep and publish statistics and other information on their Dispute as long as they cannot be identified.

34. Data Protection Notice/ Privacy Policy

- a. The DPS's Data Protection Notice/ Privacy Policy can be viewed by visiting www.depositprotection.com or by calling 0870 7071707 to request a copy.

35. General

- a. Unless otherwise detailed in the Terms and Conditions, all Forms will be processed within 4 Business Days of receipt.
- b. Unless otherwise detailed in the Terms and Conditions, all time limits will be calculated, as applicable:
 - i. excluding the day of receipt of Forms or documents by The DPS; and
 - ii. from the day that Forms or documents are issued by The DPS regardless of the date when they are received or seen by the Parties.
- c. Unless correspondence relates to ADR, Single Claim Process, or the repayment of the Deposit, all communications will be sent via 2nd class post.
- d. If you are in any doubt as to whether an instruction has been received or carried out you should telephone The DPS immediately using the helpline 0870 7071707;
- e. The DPS may determine in its absolute discretion whether a Party has complied with these Terms and Conditions.
- f. The DPS reserve the right to delay taking action on any particular instruction if it considers that it needs to obtain further information or to comply with any legal or regulatory requirement binding on The DPS (including obtaining evidence of identity to comply with money laundering regulations) or to investigate any concerns it may have about the validity or any other matter relating to the instruction.
- g. The DPS will not do, or refrain from doing, anything which would, or might in its judgment, break any relevant laws, rules, regulations or codes or risk exposing The DPS to criticism for behaving improperly or not acting in accordance with good market practice.
- h. All Deposits will be held in a designated bank account which The DPS maintains for Parties using the Service.
- i. The DPS may from time to time change these Terms and Conditions. All Forms will be processed and all Disputes dealt with in accordance with the Terms and Conditions in force at the time the relevant Forms are received by The DPS.
- j. If one, or part of the terms of these Terms and Conditions proves to be legally unsound or unenforceable in any way, this will not affect the validity of the remaining terms and conditions in any way.
- k. If The DPS relax any of the terms of these Terms and Conditions once, this may be just on a temporary basis or as a special case; it will not affect its right to enforce that term strictly again at any time.

36. Governing Law

These Terms and Conditions are governed by and shall be construed in accordance with the laws of England and Wales. In the event of a dispute the English courts shall have jurisdiction.