



# relax

With this landlord your  
deposit is protected



## Your questions

## The answers

**What is deposit protection?**

By law, landlords and agents (in England and Wales) who take a deposit from tenants under an assured shorthold tenancy agreement (AST) must protect that deposit using a government-authorised tenancy deposit protection scheme.

**What is my|deposits?**

**my|deposits** is an insurance-based scheme which allows your landlord to protect your deposit whilst continuing to hold the money for the duration of the tenancy agreement.

**What do you need to do?**

Very little. It's your landlord's responsibility to protect your deposit in a government-authorised scheme. However, when you move into your property it is in your interest to ask your landlord to draw up an inventory and list in detail the contents and condition of the property. It's also advisable to keep a record of all payments you make.

**What does your landlord need to do?**

The Scheme will issue the landlord with a Deposit Protection Certificate confirming the protection of your deposit whilst it is held by the landlord. It is the responsibility of the landlord to pass the certificate to you within 14 days of the date of taking your deposit.

**What happens if my landlord hasn't protected my deposit, or given me the required certificate?**

In the first instance you should ask the landlord. There may be an explanation. If no reasons given you can apply for a court order which will state that the landlord must either return the deposit or protect it in a government-authorised scheme. The court may order the landlord to pay you compensation equivalent to three times the value of your deposit within 14 days of the order.

**What happens at the end of my tenancy agreement?**

Your landlord will refund the deposit in full unless they can show good reason to withhold all or part of it. Assuming you and the landlord agree on how much of the deposit you should get back, you should receive it from the landlord within 10 days of reaching agreement or requesting its return.

**But what happens if we don't agree?**

If you are not satisfied with their explanation for withholding all or part of the deposit you can ask **my|deposits** for advice and assistance on how to try and resolve the issue in the first instance. If this fails to resolve the matter, **my|deposits** offers a free impartial dispute resolution service. You can obtain a Dispute Notification Claim Form from **my|deposits**.

**For more information visit:**  
[www.mydeposits.co.uk](http://www.mydeposits.co.uk)

**my|deposits.co.uk**