

How do I get my deposit back?



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The most common question we receive from tenants is "How do I get my deposit back?" We understand that the process for deposit repayment is very different now that tenancy deposit schemes have been introduced, but we're here to help:

Communication is crucial

Before the landlord, agent or tenant contacts SafeDeposits, we strongly recommend that all parties speak to each other to come to an agreement on how the deposit should be repaid. In our experience, the repayment process can be much faster, and potential disputes avoided, where the tenant and landlord or agent have discussed the deposit before contacting us.

The deposit repayment process doesn't start automatically

We don't know you have moved out until either you, the landlord or the letting agent tells us. It doesn't matter how much time has passed – the deposit will simply continue to be held by our system until someone starts the repayment process.

To start the repayment process, the landlord, the agent, or the lead tenant must log-in to the SafeDeposits system and enter a Proposal for Deposit Repayment, which breaks down how they want the deposit to be repaid (for example, if the full amount of the deposit is to be repaid to the tenant(s), or if any is to be paid to the landlord or agent).

We will then send this proposal to the other party for their response.

Who is the lead tenant?

Where there is more than one tenant living in a property, one of the tenants will be chosen as the lead tenant by the landlord or agent. The Deposit Protection Certificate which we send to all parties when the deposit is transferred to us specifies who the lead tenant is.

When the tenancy ends, it is the lead tenant who must <u>log-in to the Tenants section of our website</u> to respond to the Proposal for Deposit Repayment submitted by the landlord or agent. If a Proposal for Deposit Repayment has not been submitted by the landlord or agent yet, the lead tenant can log-in to start the repayment process.

The lead tenant can do this by logging in and selecting the **Respond to proposal** or **Request repayment** option, depending on what stage the deposit repayment is in.

It is essential to know who the lead tenant is, as it is **only** the lead tenant who can enter or respond to the Proposal for Deposit Repayment. If you don't know who the lead tenant for your tenancy is, please get in touch.

All tenants must provide their repayment details

If the Proposal for Deposit Repayment states that money is to be returned to all joint tenants, it is essential that all joint tenants log-in to their individual accounts and provide their repayment details.

To add your repayment details, <u>log-in with your own DAN and DRN</u>, and select the **Edit your details** option.

If a tenant does not provide us with their repayment details, the portion of the deposit due to them will continue to be held by our system until they do.

Don't share your Deposit Repayment Number

When a landlord or letting agent transfers a deposit to SafeDeposits, we send the landlord, agent and all tenants the Deposit Account Number. The DAN identifies the deposit on our system and is what we'll use to search for your deposit if you get in touch with us.

But we also send all tenants an individual Deposit Repayment Number. You should think of your DRN as the password for your own personal account with us and never share it with anyone – even your flatmates!

The repayment process can be delayed if you log-in using the wrong DRN. If you have forgotten your DRN, you can use our <u>Forgot DRN function</u> or contact us through our <u>Live Chat facility</u> to have your DRN resent to you.

What happens next?

If the landlord or agent enters a Proposal for Deposit Repayment, we send this to all tenants by email or post, depending on what contact details we hold. The lead tenant then has 30 working days to <u>log-in to the Tenants section of our website</u> to agree or disagree with the proposal and to enter their repayment details, if necessary.

In exactly the same way, if the lead tenant enters a Proposal for Deposit Repayment first, we send this to the landlord or agent to ask for their response. The landlord or agent has 30 working days to log-in to their user account to agree or disagree, and we will send all tenants an update once we have received a response.

If both parties agree on how the deposit should be repaid, we will process the deposit repayment, as per the proposal entered, within 5 working days of receiving agreement.

If both parties cannot come to an agreement, the deposit repayment will fall into dispute, and will be referred to our Alternative Dispute Resolution (ADR) team. To find out more about ADR, please see our disputes guidance documents.

What happens if I don't respond?

If the landlord or agent enters a Proposal for Deposit Repayment and the lead tenant doesn't respond within 30 working days, the deposit will automatically be paid out as requested. Any amount due to the tenant(s) will continue to be held by SafeDeposits for 6 years, after which it may be treated as ownerless and fall to be consigned to the Queen's and Lord Treasurer's Remembrancer.

For example, if a landlord enters a Proposal for Deposit Repayment to return £200 to himself and £300 to the tenant, if the 30 working days pass with no response from the tenant, the £200 will automatically be paid out to the landlord. The £300 due to the tenant will continue to be held by SafeDeposits for a further 6 years.

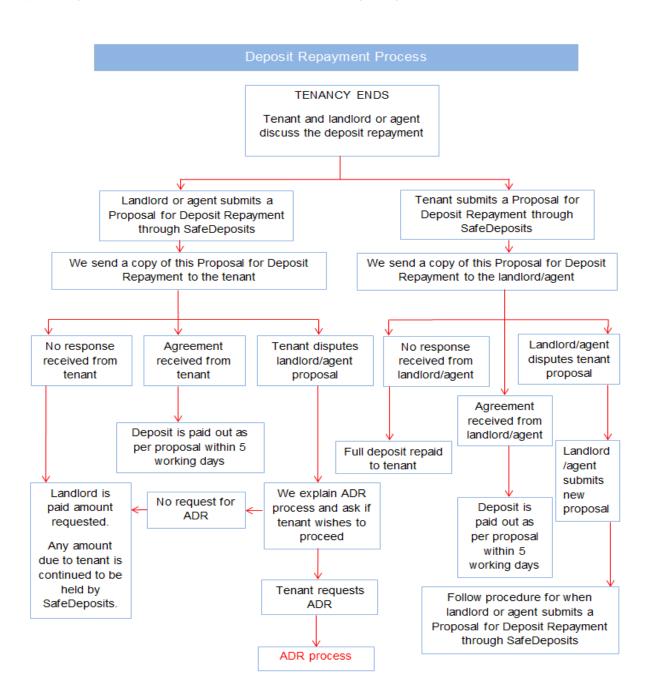
If a lead tenant enters a Proposal for Deposit Repayment and the landlord or agent does not respond within 30 working days, the full amount of the deposit will be returned to the tenant.

Make sure we have your email address

We try to keep all tenants up-to-date at all stages of the repayment process, where possible. This can be difficult if your landlord or agent hasn't given us your email address, as once you have moved out, we may have no way to contact you.

If you do have an email address, please <u>log-in to the Tenants section of our website</u> to update your contact details.

If you do not have an email address, please <u>log-in to the Tenants section of our website</u> to provide your new home address so we can contact you by post.





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