



ClientMoney
Protect

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TOTAL
Property

Scheme rules

Second edition

Valid from March 2026

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Definitions

Accountant	A qualified accountant in line with section E of these rules
Accountant declaration report	The Client Money Protect accountant declaration form which an accountant must complete
Consumer	Any person including a client of the member who raises a claim for compensation in line with these rules
Client	Any landlord or tenant of a member
Client money	Any money held by a member which legally belongs to their client (landlord or tenant)
Client money account	A ring-fenced client money account with a UK clearing bank or building society which is free of any charges or adverse claim and is kept for the specific purpose of holding client money
CMP	CMProtect Limited trading as Client Money Protect as appointed scheme administrator
Credit check	An examination of a business' credit history using an approved credit referencing agency authorised and regulated by the Financial Conduct Authority
Deposit	Money taken by a member from a tenant which acts as security for any breach by the tenant of a tenancy agreement and which must be legally protected with a government authorised tenancy deposit protection scheme
Member/member agent	Any letting or property management agent who is an active member of CMP
Misappropriation	Taking client money that has not been properly invoiced or that does not belong to a Member to use for their own purposes. Any reference to misappropriation includes theft.
Redress scheme	A UK government approved consumer redress scheme who deal with complaints against property agents and professionals
Tenancy deposit scheme	A government authorised scheme which protects tenants' security deposits
CMP health check	A review of the Member's client account to make sure it fits the criteria in section E of these membership rules carried out by a separate legal entity approved by us
We/us/our	CM Protect Limited trading as Client Money Protect as appointed scheme administrator

Introduction

Client Money Protect (CMP) is the trading name of CM Protect Ltd who are authorised by the Ministry of Housing Communities and Local Government (MHCLG) to provide a client money protection scheme to residential letting and property management agents.

These rules set out how Client Money Protect operates, including:

- **How to join**
- **The conditions of membership**
- **How we expect our members to manage client money**
- **How we provide compensation to our members' clients**

CM Protect Ltd is a subsidiary of HFIS Ltd.

HFIS Ltd is registered in England (Registration number: 03252806) with its registered office at 7th Floor Corn Exchange, 55 Mark Lane, London EC3R 7NE.

A: Applying for membership

A1. Joining Client Money Protect

- A1.1 If you are a residential letting or property management agent you can apply online to become a member of Client Money Protect (CMP)
- A1.2. To join Client Money Protect you must:
- a. complete the application form and agree to abide by these membership rules in full at all times
 - b. provide all the required documents (see section A2 below)
 - c. pay the appropriate membership fee once your application has been approved

A2. What documents do we need from you?

- A2.1. All new membership applications must provide the following documents:
- a. Evidence of the company's professional indemnity insurance which is appropriate for the size of the firm, income, type of work and the amount of client money held, with a minimum limit of indemnity of £100,000
 - b. Confirmation and evidence of a ring-fenced client account(s) with a bank or building society which is authorised by the Financial Conduct Authority and protected by the Financial Services Compensation Scheme
 - c. Copies of the full and unredacted bank statements for all your client account(s) from the three months immediately before your application showing all client money transactions (i.e. deposits, rents, maintenance)
 - d. Evidence (i.e. screenshot of summary page) of the number and amount of all security deposits held for all tenancies clearly identifying those currently protected in any authorised government tenancy deposit protection scheme. Please include which scheme is used and if this is insurance or custodial protection
 - e. Evidence of your redress scheme membership with either Property Redress or The Property Ombudsman (TPO) and registration on any database of letting agents applicable to your work
- A2.2 You must hold all client money in separate client accounts. If you use other accounts to process client money, we reserve the right to also ask for copies of bank statements for these accounts
- A2.3 We may also ask for proof of identification for an agent's director, principal or business owner to verify new membership applications. We will record verification of identify on the membership record. Please note, once identity has been verified copies of identification documents will be destroyed

A3. What you need to provide to be accepted as a member

- A3.1 For a new or renewed Client Money Protect membership, you must:
- a. let and/or manage residential property in the UK with continuing agreements from your client(s)
 - b. receive rent which you transfer to client(s) less any deductions for fees, costs and expenses which are only deducted based on a clear statement of them in your contractual agreement with the client

- c. have what we, in our sole discretion, consider to be adequate professional indemnity insurance for the size and style of your business, with a minimum indemnity limit of £100,000
 - d. have a ring-fenced client money account with a UK bank or building society, which is authorised by the Financial Conduct Authority and protected by the Financial Services Compensation Scheme
 - e. hold all client money, such as rents and deposits, in your client account(s)
 - f. make sure that client money does not form part of your business money or assets and is not used in any way to support the operation of your business other than being transferred from the client account for the payment of properly incurred fees, costs, or expenses
 - g. protect all deposits taken on behalf of your landlord client(s) with one of the Government authorised deposit protection schemes, as legally required
 - h. be a member of a government authorised consumer redress scheme, such as Property Redress or The Property Ombudsman, if required due to the location of your business
 - i. be free of any statutory demand, petition to wind up, liquidation, receivership or insolvency orders (whether as a business or individual), and not have entered into any agreement or other arrangement with your creditors to avoid such eventuality
 - j. have no managers, directors, owners or shareholders who have been removed, been refused or excluded from membership of this, or any other client money protection scheme without first informing us and providing full disclosure on the reasons for the exclusion
 - k. have no managers, directors (including shadow directors), owners or shareholders who have been:
 - associated with a business that previously suffered any misappropriation of money
 - associated with dishonesty incidents
 - convicted of any finance related criminal offence and/or have any criminal prosecutions pending
 - are undischarged bankrupts or who have bankruptcy proceedings pending against them
 - l. not be aware of any fact, circumstance or incident that may prevent paying back client money held, unless agreed with us in writing
- A3.2 When applying to join (or renew membership of) Client Money Protect you also agree:
- a. to a credit check being carried out on you or your business using recognised credit checking agencies
 - b. that we can monitor the credit score and rating of you or your business throughout the membership period
- A3.3 Agents who hold £250,000 or more in client money, at any one time, will be required to go through a health check with our preferred supplier or provide a Client Money Protect accountant declaration (see Section E). This will be required for both new membership applications and applications to renew membership, and at the agent's own cost. Without this information, we will be unable to accept an application for Client Money Protect membership.

A4. Declining your application

- A4.1 We may decline an application to join (or renew membership of) Client Money Protect at our discretion if an agent:
- a. does not meet our acceptance criteria (see A3.1 above)
 - b. fails a credit check or receives an adverse credit score (see A3.2 above)
 - c. is unable to pass a health check with our preferred supplier or provide a satisfactory accountant declaration (see A3.3 above)
 - d. cannot comply or has a history of non-compliance with the membership rules and/or conditions (see Section B)
 - e. cannot comply or has a history of non-compliance with the client money handling conditions (see Section F)
- A4.2 When we decline an application, we will comply with our legal responsibilities to provide reasons

B: Membership rules and conditions

B1. Membership conditions

B1.1 As a member you agree to comply with these conditions:

Client money

- a. handle client money in line with these membership rules (see Section F)
- b. publish your procedures for handling client money on your website and promptly provide a copy free of charge to anyone who reasonably requests them

Client Money Protect membership

- c. prominently display the Client Money Protect window sticker and membership certificate in all member offices and on your website
- d. display the Client Money Protect logo on your company letterhead and website

Professional indemnity insurance

- e. maintain professional indemnity insurance cover that we consider, in our sole discretion to be appropriate for your business size and style

Redress membership

- f. continuously be a member of any government authorised consumer redress scheme and/or any other landlord or agent redress scheme that is required by the legislation applicable to your business

Other

- g. respond to any communications from us promptly and politely in the manner and time requested
- h. always provide us with, and keep us updated with, your:
 - working telephone contact number
 - monitored email address
 - trading address
- i. agree to us publishing your company name(s) (both legal entity and all trading names) and contact details on our website which confirms your membership to the general public as well as any expiry date if you are no longer a member
- j. cooperate fully with any audit or investigation by us, or our appointed auditors and provide any documents requested (an audit or investigation may include onsite visits)
- k. cooperate with us and any other regulators, redress schemes, or bodies with a role overseeing and supervising the private rented sector
- l. respond promptly to any audit or investigation carried out by us or anyone else on our behalf and:
 - provide full and accurate explanations, information and documents in response to any request or requirement; and
 - make sure that relevant information which is held by you, or by third parties carrying out functions on your behalf which are critical to the delivery of your legal services, is available for inspection by us
- m. do not attempt to prevent anyone from providing information to us or any other body exercising regulatory, supervisory, investigatory or prosecutorial functions

- n. tell us immediately if there has been any misappropriation, dishonesty or any other problem or circumstance which may result in you being unable to return client money to your clients promptly on their request

B2. Changes to these rules

- B2.1 We may need to update these rules from time to time. We will give notice of any significant changes on our website, in newsletters and by email where you provided us with an email address. You must comply with any changes in the rules
- B2.2 Members applying to join (or renew membership of) Client Money Protect agree to comply with the latest version of these rules

C: Your membership

C1. Subscription period

- C1.1 Your membership subscription period is 12 calendar months at which point you will need to renew your membership

C2. Membership fees

- C2.1 Your membership fees must be paid straight away after a notification from us and, for an existing member, before the expiry of your membership. Your membership will only start, or be renewed, when we have received cleared funds
- C2.2 You must register all offices or branches with a valid address in the UK, Channel Islands or IOM which is not a PO Box, and pay the relevant fee for each office or branch
- C2.3 You must register all additional offices or branches which manage their own individual client account(s) separately (i.e. not held centrally at a single head office location) and pay the relevant fee for each
- C2.4 You must register different legal entities separately, including franchises, even if operating under one central client bank account and pay the relevant fee for each

C3. Making changes to your membership

- C3.1 Memberships are not transferable
- C3.2 If there are any changes to the structure of your operating company such as a change of owning legal entity or its style, then you will need to apply for a new membership using the correct company information and pay the required membership fee
- C3.3 As soon as possible and in writing, you must inform us if any of the information provided in your original application form or client money questionnaire is or has become inaccurate or has changed
- C3.4 We may cancel your membership if:
- we are not advised of any changes from your original application whether due to accidental or deliberate non-disclosure or misrepresentation
 - we have accepted a claim under your membership
 - client money cannot be accounted for after an audit
 - you are in material breach of any part of these rules – see G2

C4. Cancelling your membership

- C4.1 If you decide to cancel your membership within the first 14 days of joining or renewing membership a full refund will be provided, excluding a £25.00 administration fee
- C4.2 You may cancel after the first 14 days of joining or renewing membership, but after this date you will not receive a refund
- C4.3 If you cancel more than 14 days after joining or renewing, we will continue to treat you as a member and provide cover for claims until the end of your subscription period, provided you have not joined another client money protection scheme. If you do join another scheme, you must inform us immediately and our cover will end at that point

D: Renewing your membership

D1. Renewing your membership

- D1.1 To remain protected with Client Money Protect, you must renew your membership on or before the end of each 12 month subscription period
- D1.2 You will receive a renewal notification before your renewal date advising what steps you need to take to renew your membership
- D1.3 To renew your membership you must:
 - a. promptly, fully, and accurately complete and return all the renewal documents we send you
 - b. provide any information or documents we request as part of the renewal process
 - c. pay the renewal fee once we have offered you the renewal terms
- D1.4 Our membership renewal process may change from time to time, and you will be expected to provide any information requested as part of the renewal process
- D1.5 If you fail to provide the information requested and/or not make the full payment before the end of your membership period then your membership will end. We will have no liability for any losses, costs or expenses you may incur as a result of this

D2. If your membership is not renewed

- D2.1 If your membership is not renewed with us, either voluntarily or because we are not prepared to offer new membership terms following your renewal application, we will inform Trading Standards or any other relevant government body requesting the information
- D2.2 We may also share the information with:
 - a. authorised redress schemes
 - b. authorised deposit protection schemes
 - c. other approved client money protection schemes
 - d. property portals
 - e. local government entities
 - f. any other government-approved bodies involved in the regulation, enforcement or oversight of lettings, property management, sales agents or landlords

E: Client account health check and accountant declaration

E1. Client account health check

- E1.1 If you choose this option, you agree to our preferred supplier assessing your client money accounts and suitability for Client Money Protect membership
- E1.2 You also agree to:
 - a. pay the necessary fees to our preferred supplier
 - b. provide full and complete information as requested by our preferred supplier in the time they specify
 - c. provide any additional information requested in the time specified when a completed health check is referred for additional investigation
- E1.3 Where a membership application or renewal application is declined you will not receive a refund from our preferred supplier in respect of their fees
- E1.4 Our preferred supplier is separate to Client Money Protect and provides a third-party service to assist us in managing the service

E2. Accountant declaration

- E2.1 If you choose this option, you must employ an accountant who is a member of one of the following:
 - a. The Institute of Chartered Accountants in England and Wales
 - b. The Institute of Chartered Accountants of Scotland
 - c. The Institute of Chartered Accountants in Ireland
 - d. The Association of Chartered Certified Accountants
- E2.2 The accountant declaration will ask for two client account reconciliation dates, one of which must be within six months of the membership start or renewal date
- E2.3 You are responsible for providing your accountant with the latest version of these membership rules and the accountant declaration template
- E2.4 We will not accept an accountant declaration if the reporting accountant is a member of the staff directly employed by the agent

F: Handling client money

F1. Rules for handling client money

- F1.1 Members should be aware that in addition to the requirements of these rules, misappropriation of client money may amount to a criminal offence
- F1.2 All members must:
- a. always hold client money such as deposits and rents in a client money account(s) and provide evidence of all relevant transactions on client money account(s)
 - b. Have the title of the client money account easily distinguished from other accounts with the words 'client account' clearly stated
 - c. have separate client bank accounts solely for the use of client money transacted for residential lettings business subject to rule F2 below
 - d. only hold client money in UK banks or building societies authorised by the Financial Conduct Authority, which are protected by the Financial Services Compensation Scheme available on instant access. For the avoidance of doubt an Electronic Money Institution will not meet this requirement
 - e. ensure they have written approval from their clients to make payments from their account. This may be agreed via the terms of business agreement with the client.
 - f. have written confirmation from their bank(s) that
 - they recognise the client account as such
 - all client money is held by your firm as a trustee and
 - the bank is not entitled to combine the client money account(s) with any other account
 - the bank will not exercise any right of set-off or counterclaim against money in that account, in respect of any sum owed to it on any other account by the firm
 - g. have and maintain relevant systems and controls which allow you to monitor and manage client money transactions and any credit risk arising, including but not limited to regular internal account audits
 - h. have accounting systems and client data securely controlled and protected
 - i. pay any client money incorrectly or inadvertently paid into the firm's business account that should have been paid into the client account into that designated client account within three working days of the money being received by the firm and pay any money incorrectly or inadvertently transferred into the client account that should have been paid into the firm's business account into that business account within three working days of receipt
 - j. clearly identify one or more authorised staff members of appropriate seniority and training to handle client money
 - k. make sure records show all dealings with client money
 - l. make sure that all procedures for handling client money are complied with, clearly written down and provided to your clients, free of charge, preferably in your terms of business or management agreement
 - m. reconcile client accounts together with bank and cash balances at regular intervals, to demonstrate control over the accuracy and completeness of accounting records

- n. make sure there are sufficient funds in the client account to pay all amounts owing to clients in full as they fall due under the members' terms and conditions of engagement with the client
- o. repay any client money without delay, including where feasible, any interest earned, where there is no longer any reason to hold that money, or the client requests it
- p. if you use a proptech payment platform then follow our guidance document "Prop-tech payment platforms acceptance criteria" available on the Client Money Protect website

F2. Commercial lettings and block management

- F2.1 Client Money Protect only protects client money related to residential tenancies
- F2.2 If client money relating to your residential lettings business is held in the same account as client money relating to any commercial lettings business and/or block management you carry out, you must provide Client Money Protect with a client money audit specifically relating to your residential lettings business
- F2.3 You must provide the audit required by rule F2.2 when applying to join Client Money Protect and on an annual basis when applying to renew membership

G: Membership compliance

G1. Audits and risk assessment

- G1.1 At any time during your membership, we may, without any notice to you, carry out an audit or risk assessment either virtually or on site at your offices within normal working hours, in order to ensure you are complying with these rules
- G1.2 You agree to:
- a. provide us with evidence that you are complying with these client money handling procedures
 - b. allow us to carry out a credit reference on your business or any key individuals within that business
 - c. provide us with evidence that client money accounts are maintained, and client money handled correctly
 - d. allow us to visit your trading address during normal working hours, unannounced, to obtain any required information and to provide us with working space and your full cooperation during any such visit

G2. Breach of Client Money Protect rules, suspension and cancellation of membership

- G2.1 We may send you notice, in writing, to suspend your membership, in the following situations:
- a. we become aware, during your membership period, of any reason which would prevent us from renewing your membership if you made an application to us at that time or which would have led to us rejecting your application for membership or renewal of that membership if we had been aware of it at the time of that application or renewal
 - b. for non-payment of any fees or other money we request which are due to us
 - c. you make a statement or give information, which we discover is a misrepresentation or fraudulent in relation to your membership
 - d. in our reasonable opinion, you do not meet the standards of an audit or risk assessment we carry out
 - e. you are uncooperative with our investigations or requests, are aggressive or abusive to, or seek to intimidate or bully any of our officers or staff
 - f. as a company, you cease trading under the name registered with us, or are subject to one or more of the following:
 - a statutory demand which is not set aside by the courts
 - a petition to wind up
 - appointment of an administrator or administrative receiver
 - a proposal to strike off
 - convening a meeting of or making or proposing to make any arrangement with your creditors

- g. as an individual, you cease trading under the name registered with us, or are subject to one or more of the following:
 - a statutory demand which is not set aside by the courts
 - becoming or being declared bankrupt or insolvent
 - convening a meeting of or making or proposing to make any arrangement with creditors
 - h. you have filed dormant company accounts with Companies House during your membership with Client Money Protect
 - 'dormant' company accounts mean that the company has made no significant accounting transaction
 - the payment of a Client Money Protect membership fee will be treated as a significant accounting transaction
- G2.2 When we serve notice suspending your membership, we will explain the reasons and give you a reasonable opportunity to rectify the situation provided we reasonably consider that rectification is possible within a reasonable time period
- G2.3 If the situation leading to the suspension is not, or cannot in our reasonable opinion be, promptly rectified we may cancel your membership

G.3 If we cancel your membership

- G3.1 Once your membership is cancelled, we will inform Trading Standards or any other relevant government body requesting the information
- G3.2 We may also share the information with:
- a. authorised redress schemes
 - b. authorised deposit protection schemes
 - c. other approved client money protection schemes
 - d. property portals
 - e. local government entities
 - f. any other government-approved bodies involved in the regulation or oversight of landlords or letting agents
- G3.3 Where we cancel or remove a member from Client Money Protect for breaching these rules, we may display the member's details on our cancelled member list, which is a public page on our website
- G3.4 Members are not entitled to a refund of any subscription after we cancel or remove them as a member of Client Money Protect

H: Consumer compensation claims

H1. How does it work?

- H1.1 Client Money Protect makes sure that landlords and tenants are compensated if a member agent is unable to account for client money because:
 - a. it is misappropriated or stolen by those controlling the business and
 - b. the member agent has ceased trading, become insolvent, or gone into administration
- H1.2 Where a client believes they have a valid claim in accordance with H1.1 they can contact us to begin a compensation claim
- H1.3 If we accept a claim, we will compensate the person who we reasonably believe has a justified claim to the money
- H1.4 The length of time it takes to decide on a claim will depend on the information we receive and the extent of any enquiries we need to undertake
- H1.5 Where client money claims relate to criminal offences there are additional processes that need to be carried out which are sometimes out of our control

H2. Conditions for making claims

- H2.1 Claims must be for theft or misappropriated client money relating to residential tenancies only
- H2.2 The agent must be or have been a member of Client Money Protect at the time the client money was stolen or misappropriated
- H2.3 The agent must be unable to account for client money because:
 - a. it has been misappropriated, or stolen and
 - b. the agent has ceased trading, become insolvent, or gone into administration
- H2.4 Claims relating to deposits will only be accepted:
 - a. where the deposit was never protected in an authorised tenancy deposit protection scheme, or
 - b. where the authorised scheme protecting a deposit is unable to pay the sum due because of restrictions in their scheme rules, or because the cover they offer has already been used up
- H2.5 If the client money dispute relates to deposits protected by an authorised tenancy deposit protection scheme, these disputes must be dealt with by that scheme and their resolution services first
- H2.6 We expect landlords to act responsibly in monitoring rent payments they receive from their agent. If there are more than three months' rent arrears (and the rent was paid by the tenant to the agent) we may ask for further information about why the landlord did not raise their concerns earlier
- H2.7 Once we confirm we are accepting claims against a member by placing a notice on our website (which may be up to 365 days after the member's membership expired), clients have a further 365 days to raise their claim with us

- H2.8 Clients must notify Client Money Protect of a non-payment by a Member, or former Member, within 12 months from the date the payment was first requested. Failure to do so could result in a subsequent claim to the scheme being rejected (unless the claim relates to an agent Client Money Protect has already put a notice on its website about, indicating that it is accepting claims relating to the agent)
- H2.9 We expect all clients making a claim to have informed the police or another enforcement body of the misappropriation of their money and to have received a reference number
- H2.10 Any person making a claim must show they have taken reasonable steps to minimise their loss.

H3. How do you make a claim?

- H3.1 Visit www.clientmoneyprotect.co.uk/claim for information on how to raise a claim including our help guide
- H3.2 Visit www.clientmoneyprotect.co.uk/propertyagent/members and check the agent is a member of Client Money Protect
- H3.3 The client must raise any concerns with the member first
- H3.4 Where a client has concerns that client money cannot be accounted for, they should contact us at the earliest possible opportunity

H4. What information do we need from you?

- H4.1 To make a compensation claim, you will need to complete a compensation claim form which you can download at www.clientmoneyprotect.co.uk/claim
- H4.2 You must also provide us with all relevant evidence for your claim, which may include:
- a. a copy of your tenancy agreement
 - b. a copy of the terms of business with the member
 - c. a copy of your bank statements showing rental payments coming into your account and then no longer being made
 - d. a copy of the tenant's bank statements or evidence from the tenant showing the missed rental payments which have been made
 - e. evidence of a deposit being paid and re-protected (if applicable)
 - f. evidence the matter has been reported to the relevant crime enforcement body

I: Exclusions

II. Claims we are unable to investigate

- I1.1 We will only investigate claims relating to the theft or misappropriation of client money which relate to agents who were members of our scheme at the time of the theft or misappropriation
- I1.2 We will signpost all other claims to the relevant redress or deposit scheme, or advise the consumer to go to court
- I1.3 We will decline claims:
 - a. which are received after the 12-month notification period has ended (see H2.7 above) or where not raised with 12 months of the client being aware of the theft or misappropriation (see H2.8 above).
 - b. where the misappropriation took place after a member's Client Money Protect membership ended
 - c. where the claimant is unable to provide the relevant evidence or documentation to support their claim
 - d. arising from war, terrorism, confiscation or nuclear risks
- I1.4 We will decline claims relating to:
 - a. landlords who have entered a guaranteed rent or rent to rent type arrangement. This is a commercial arrangement between the parties and the rent payable to the landlord is not client money and does not fall within the scope of Client Money Protect cover
 - b. client money which the member continues to hold securely or that has been returned to the client
 - c. deposits taken for tenancies that are protected by an authorised tenancy deposit protection scheme unless that scheme is unable to pay the consumer what is owed because of restrictions in their scheme rules or the cover they offered has been used up
 - d. misappropriation of client money by the member company's employees as this should be covered by the member's professional indemnity policy, unless the policy limit has been reached or the insurers of that policy refuse to settle a claim

J: After Client Money Protect pays a claim

J1. Recovering unpaid client money from members

- J1.1 Once a consumer has been compensated, all rights of recovery against the member and its officers will transfer to Client Money Protect or its insurers who can pursue the member and any relevant person or entity
- J1.2 It is the consumer's responsibility to remove themselves as a creditor on any list relating to the member
- J1.3 As the consumer has been compensated and transferred their right to recovery, they can no longer pursue the loss themselves. If the consumer tries to do this the insurer will look to recover the claim amount, plus the full amount of any costs and expenses including legal costs incurred, directly from the consumer themselves
- J1.4 The consumer also agrees to co-operate fully with any legal process that we engage in, including providing a witness statement and evidence of the loss
- J1.5 If a member has joined more than one approved client money protection scheme, we reserve the right to claim any losses from the other licensed client money protection scheme, in full or in part

K: Other rules

K1. Miscellaneous

- K1.1 We will take appropriate action if we have any concerns about a member's identity, potential fraud or money laundering
- K1.2 We cannot be held responsible for events that happen beyond our control which prevent or delay our ability to operate
- K1.3 Members should make sure we are added to their list of 'safe' email addresses as we are not responsible for any email that ends up in the spam or junk folder, this should be checked regularly so no emails are missed
- K1.4 Members agree to receive newsletters from Client Money Protect containing relevant industry activity and updates

L: Confidentiality

L1. How we share information

- L1.1 Client Money Protect, HFIS Ltd and its insurers may use any information provided by the consumer or member when considering a potential claim, provided it is for the express purpose of dealing with that claim.
- L1.2 We may refuse to provide information to either party if:
 - a. in our reasonable opinion it is not relevant
 - b. in our reasonable opinion, it is inappropriate or illegal
 - c. it concerns issues of personal security for our member or a consumer making a claim
 - d. it is protected by legal or professional privilege (and such privilege has not been waived)
- L1.3 We will always consider specific requests for disclosure

L2. Data protection

- L2.1 We will act in line with the General Data Protection Regulation (GDPR) and all other data protection laws
- L2.2 Members and consumers agree to the processing of their personal data as confirmed in our privacy notice available on our website

M: Complaints about us

M1. Making a complaint about us

- M1.1 Our aim is to provide a first class service to all members and consumers and to do everything we can to make sure you are satisfied
- M1.2 For us to help resolve any service complaint, the complaint must be made within six months of the event occurring
- M1.3 If you feel that our service has fallen short of the standard you expect and would like to raise your concerns, please contact us by email:
info@clientmoneyprotect.co.uk
or by post to:
Client Money Protect
1st Floor, Limelight
Elstree Way
Borehamwood
WD6 1JH

M2. When we receive a complaint about us

- M2.1 You will receive a response from us within five working days
- M2.2 If we are unable to resolve the complaint within this initial five working days because we need more time to investigate, you will receive our response within 15 working days
- M2.3 If we are satisfied the matter has been resolved, then we reserve the right to not to enter into any more correspondence and the complaint will be closed

M3. Ministry of Housing Communities and Local Government

- M3.1 While the Ministry for Housing Communities and Local Government authorise Client Money Protect and have a responsibility for monitoring all client money protection schemes, they do not have a role in individual complaints and are unable to become involved in them



www.clientmoneyprotect.co.uk

Client Money Protect is a trading name of CM Protect Ltd, a subsidiary of HFIS Ltd, who is authorised by the Ministry of Housing Communities and Local Government to operate a client money protection scheme for letting agents in England.

CM Protect Ltd is a subsidiary of HFIS Ltd

HFIS Ltd is registered in England (Registration number: 03252806) with its registered office at 7th Floor Corn Exchange, 55 Mark Lane, London EC3R 7NE.

Client Money Protect is powered by Total Property (part of the HFIS Ltd group). Total Property is the UK's trusted hub for private rented sector products and services, backed by over 25 years of industry expertise. We provide a comprehensive range of solutions designed to support agents, landlords and tenants at every stage of their rental journey.

Our portfolio includes the tenancy deposit protection provider, mydeposits, award winning landlord insurance provider Total Landlord, housing law specialists Landlord Action and government approved schemes including Property Redress and Client Money Protect.