





Tenancy Deposit Schemes: Information for tenants

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What are tenancy deposit schemes?

If you pay a deposit at the start of your tenancy, the landlord or letting agent must:

- transfer the deposit to a government approved tenancy deposit scheme;
- provide you with certain key information, including confirmation of which scheme holds your deposit.

The deposit must be transferred to a tenancy deposit scheme and the key information provided to you within 30 working days of the tenancy start date.

The scheme will hold your deposit during the tenancy to ensure it is available to be returned to you when you move out, if you have met the terms of your tenancy agreement.

At the end of the tenancy, if you disagree with any deductions the landlord or letting agent wants to make to your deposit, the schemes also offer an alternative dispute resolution service to help decide how the deposit should be repaid. This means that the scheme will ask each party to submit evidence to support their claim, which will be passed to an independent adjudicator. The adjudicator will decide how any disputed amount should be repaid based on the evidence provided.

SafeDeposits Scotland is:

- Scotland's leading tenancy deposit scheme;
- the only tenancy deposit scheme based in Scotland, with an office in Glasgow city centre;
- free to use, so landlords, letting agents and tenants don't have to pay any fees to use the scheme.

What you should expect

If you're required to pay a deposit, then you should still pay this to your landlord or letting agent. It is then the responsibility of the landlord to pay the deposit to an approved scheme and provide you with the key information, which confirms:

- the amount of deposit paid to SafeDeposits Scotland;
- the date the deposit was paid to SafeDeposits Scotland;
- any reasons why deductions may be made from your deposit at the end of the tenancy.

When a deposit is transferred to SafeDeposits Scotland, we also send a Deposit Protection Certificate to the landlord, letting agent and all joint tenants, which confirms:

- the Deposit Account Number (DAN), which is the reference number for your deposit on our system;
- the amount of deposit paid to us;
- the date we received the deposit;
- the name of the lead tenant, if applicable.

The letter or email which accompanies your Deposit Protection Certificate will also confirm your Deposit Repayment Number (DRN). This is your unique password for your personal account with SafeDeposits Scotland, so keep it safe and don't share it with anyone else, not even other joint tenants.

You can use your DAN and DRN to log in to our website to update your contact details and participate in the repayment process.

Your contact details

It's essential that we hold your correct and up-to-date contact details during the tenancy and afterwards, as these are the details we will use to notify you of any changes to the protection of your deposit.

If you don't make sure that we hold your correct contact details, you could miss the opportunity to participate in the repayment process, which may result in some or all of your deposit being paid to your landlord without your say.

If you receive your Deposit Protection Certificate in the post, this is because we haven't been provided with your email address. We prefer to contact you by email where possible, especially because this can help make the repayment process quicker and easier. If you do have an email address, please log in to our website and update your contact details as soon as possible.

If you don't have an email address, remember to contact us when the tenancy ends to provide a forwarding address.

We need to be able to contact all tenants on the tenancy agreement individually, so, even if you share the tenancy with friends, family or a partner, please make sure we have your personal contact details.

Repaying your deposit

Your deposit will not be repaid automatically. There are repayment steps which you and the landlord or letting agent must follow before we are able to repay your deposit.

When the tenancy has ended, the repayment steps are as follows:

- either you or the landlord or letting agent must log in to our website and enter a Proposal for Deposit Repayment which breaks down how the deposit should be repaid (e.g. if the full deposit should be repaid to you, or if any should be paid to the landlord or letting agent);
- we will send a copy of the Proposal for Deposit Repayment to the other party to ask if they agree or disagree with the breakdown which has been entered;
- the other party must log in to our website to confirm if they agree or disagree and to enter their repayment details (if necessary).

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

However, if the landlord or letting agent wishes to make any deductions from your deposit which you do not agree with, the repayment can be referred to our alternative dispute resolution service.

When a Proposal for Deposit Repayment is entered, the other party has 30 working days to log in and confirm if they agree or disagree. If no response is confirmed within 30 working days the deposit will automatically be repaid as per the Proposal for Deposit Repayment entered. We must be able to contact you within the allocated timescales, which is why it's so important you make sure we hold your correct and up-to-date contact details.

Joint tenant?

If you are a joint tenant, your landlord will choose one tenant as the lead tenant. The lead tenant for your tenancy will be confirmed on your Deposit Protection Certificate.

The lead tenant is responsible for acting on behalf of all joint tenants when dealing with the deposit, including:

- entering or responding to a Proposal for Deposit Repayment;
- following the steps of our alternative dispute resolution service, if there is any disagreement over deductions to your deposit.

As every tenant receives an individual DRN, it is essential that joint tenants remember to log in with their own. The repayment process can be delayed if you log in using another tenant's DRN.

The nomination of the lead tenant is not final and can be changed at any point during the tenancy.

Find out more

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