



**DISPUTE
SERVICE**

Annual Review
2021-2022





WE ARE THE UK'S LEADING
TENANCY DEPOSIT
PROTECTION AND
RESOLUTION SERVICE
PROVIDER. WE MAKE LIFE
EASIER FOR TENS OF
THOUSANDS OF BUSINESSES,
HUNDREDS OF THOUSANDS
OF LANDLORDS AND
MILLIONS OF CONSUMERS
ACROSS THE UK.

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CHAIR'S STATEMENT



I AM DELIGHTED TO INTRODUCE THIS ANNUAL REVIEW OF THE WORK OF TDS OVER THE LAST YEAR.

MARTIN PARTINGTON
Chair of the TDS Board

2019 was marked by the **FIRE WHICH DESTROYED OUR HEAD OFFICE** in Hemel Hempstead and the remarkable resilience of the team in restoring all services within 24 hours.

2020 was marked by the **COVID-19 LOCKDOWNS**, which again tested our staff's resilience in delivering all our services from home.

2021-22 has seen a gradual return to a more normal working arrangement, albeit on a hybrid basis but with a much more challenging financial environment because of the **COST-OF-LIVING CRISIS** impacting the global economy.

WE HAVE GROWN IN ALL THE TENANCY DEPOSIT SCHEMES ACROSS THE UK AND REMAIN FOCUSED ON DELIVERING GREAT CUSTOMER SERVICES, RETAINING OUR CUSTOMER SERVICE EXCELLENCE AND BSI (BRITISH STANDARDS INSTITUTE) COMPLAINTS ACCREDITATIONS. WE HAVE EXPANDED INTO NEW SERVICES AND WERE DELIGHTED TO SECURE THE CONTRACT TO OPERATE THE NEW HOMES OMBUDSMAN SERVICE, STARTING IN OCTOBER 2022.

Investments in technology continued; we launched our disputes handling platform for Zero Deposit in November 2021 and our Salesforce based SafeDeposits platform in July 2022.

We will see further Salesforce launches as we modernise our complete technology stack.

We continue to work closely with our partners [Propertymark, RICS and NRLA] all of which are represented on the TDS Board, and are deepening our partnerships with The Depositary, Inventory Hive and Complylex.

This year, we are increasing engagement with tenants and launching a new Renters App by end of 2022.

The success of TDS is down to the quality of our colleagues and the Board. This year we were sad to see Mark Hayward retire from the Board but delighted to see him replaced by Nathan Emerson, CEO at Propertymark.

The Executive team, ably led by Steve Harriott as Group CEO, was further strengthened through the appointment of Neil Peers as Chief Operating Officer.

VALUES

WE ARE COMMITTED TO CREATING A CULTURE THAT RESPECTS AND VALUES EACH OTHER'S DIFFERENCES.

Promoting dignity, equality and diversity whilst encouraging individuals to develop and maximise their true potential.

Values are key to us at TDS; customer excellence, teamwork, making a difference and fairness are all part of what makes us who we are.



CUSTOMER EXCELLENCE

"We treat customers as individuals and not as a number"



FAIRNESS

"We give impartial advice, making fair and independent decisions"



MAKING A DIFFERENCE

"We improve standards in the sectors we operate in"



TEAMWORK

"We work as one team and make progress together"



MAKING LIFE EASIER ... **FOR 20 YEARS AND COUNTING**

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OUR PURPOSE

TDS's purpose is
**"MAKING LIFE EASIER,
SOLVING IMPORTANT
HOUSING ISSUES BETWEEN
AGENTS, LANDLORDS,
TENANTS, AND BETWEEN
DEVELOPERS AND
HOMEBUYERS, THROUGH
SUPERIOR DIGITAL
SOLUTIONS SUPPORTED BY
TEAMS DELIVERING GREAT
SERVICE"**

OUR HERITAGE

TDS WAS ESTABLISHED IN 2003 TO PROVIDE VOLUNTARY DEPOSIT DISPUTE SERVICES FOR LETTING AGENTS.

Since then, we have secured government backed tenancy deposit protection services across the UK and broadened our range of resolution services.

TDS was appointed as the New Homes Ombudsman in 2022.

OUR FUTURE

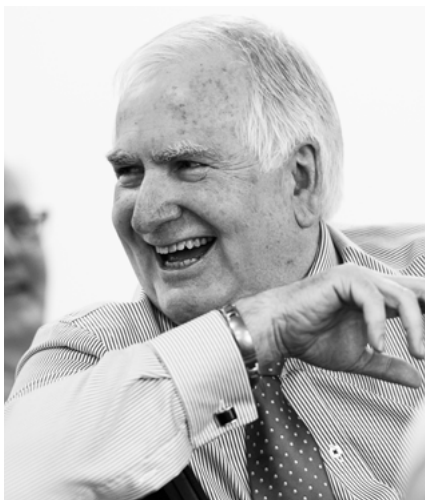
FOR 20 YEARS, TDS HAS BEEN A COMPANY THAT UNDERSTANDS THE IMPORTANCE OF SUPPORTING THE SECTORS WE OPERATE IN.

With government changes to level up housing, those challenges have never felt more important.

We are on a mission to raise standards in the private rented sector via our charitable foundations.

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23+

CHIEF EXECUTIVE OFFICER'S REPORT



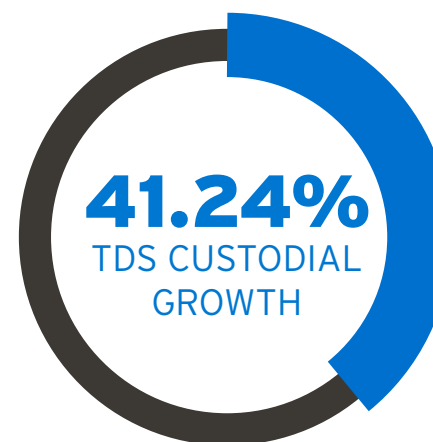
Steve Harriott,
Group Chief Executive Officer

THE LAST YEAR HAS SEEN TDS BOUNCING BACK FROM COVID AND THINKING ABOUT WHAT MORE WE CAN DO IN THE PRIVATE RENTED SECTOR.

Deposit growth

We have continued to grow the number of deposits protected across the UK (7.09% in the year) with our Custodial scheme in England and Wales growing by 41.24%.

WE ARE THE UK'S LARGEST TENANCY DEPOSIT SCHEME PROVIDER BY VALUE PROTECTING 1.8M DEPOSITS WITH A VALUE OF OVER £2BN.



We have ambitions to grow this further over the next year both organically and by encouraging agents and landlords to switch deposit schemes to benefit from our market leading technology solutions backed by great customer service.

Scheme	Deposits protected	Value
TDS Insured	1,316,612	£1,628,561,531
TDS Custodial	254,607	£252,281,576
SafeDeposits Scotland	153,341	£121,865,872
TDS Northern Ireland	55,760	£35,955,049
TOTAL	1,780,320	£2,038,664,028



CHIEF EXECUTIVE OFFICER'S REPORT

Dispute resolution

A KEY ASPECT OF OUR WORK IS THE FREE DISPUTE RESOLUTION SERVICE WHICH WE OFFER TO TENANTS, LANDLORDS AND LETTING AGENTS TO RESOLVE END OF TENANCY DEPOSIT DISPUTES.

This means that these disputes can be handled through our leading technology platforms and supported by a team of resolution executives and adjudicators; meaning these cases do not have to go to Court and avoid the costs and delays that court proceedings bring.

The table below shows the disputes we adjudicated across the UK in 2021-22.

Disputes	2019-20	2020-21	2021-22
TDS Insured	13,340	10,505	10,512
TDS Custodial	749	1,089	1,602
SafeDeposits Scotland	2,201	1,696	1,433
TDS Northern Ireland	510	447	462
TOTAL	16,800	13,737	14,009



The quality of our dispute resolution service was independently assessed in the year through the BSI ISO quality standard for Customer Service in Complaints Handling. This was followed by our accreditation by the Chartered Trading Standards Institute as an Approved ADR Provider under the ADR Regulations.



CHIEF EXECUTIVE OFFICER'S REPORT



**NEW HOMES
OMBUDSMAN** SERVICE

A HIGHLIGHT OF THE YEAR WAS OUR SUCCESS IN WINNING A TENDER TO OPERATE THE NEW HOMES OMBUDSMAN SERVICE.

This new service will become operational in the autumn of 2022, providing new homebuyers with redress against their developers for the first two years after the completion of their homes (complaints which arise after two years will be dealt with by the insurance backed warranties that all new homes have).

One of the reasons for our success was the fact that we had invested in developing a purpose-built website and technology platform to operate the new service which will ensure that details of the complaint by the homebuyers and the full responses of the developer will be transparent and available to all parties to review.

We were delighted to appoint **Alison MacDougall** as the first New Homes Ombudsman.

www.nhos.org.uk



CHIEF EXECUTIVE OFFICER'S REPORT

Mediation and conciliation

DURING COVID WE LAUNCHED A MEDIATION SERVICE TO HELP LANDLORDS AND TENANTS RESOLVE SERIOUS RENT ARREARS ISSUES AT A TIME WHEN THEY WERE UNABLE TO TAKE CASES TO COURT FOR POSSESSION.

This free service was introduced in both Scotland (SDS Resolve) and England and Wales (TDS Resolution).

In April 2021 we extended these services to cover all in-tenancy disputes and in April 2022 the service in England and Wales was expanded even further in partnership with the National Residential Landlords Association (NRLA) to cover tenants of participating landlords under the Tenancy Redress Service.

Best 100 Not for profit Bodies to work for

WE WERE DELIGHTED TO GET INTO THIS CATEGORY LAST YEAR AND EVEN MORE PLEASED WHEN WE RANKED #3.

This award is based on a survey of our staff, independently verified and compared with other organisations. Over 92% of our colleagues say they are proud to work for TDS and it is this colleague commitment that differentiates our service from others.



Customer Service Excellence

WE WERE PLEASED TO BE SUCCESSFUL IN THE TRIENNIAL REACCREDITATION FOR OUR CUSTOMER SERVICE EXCELLENCE AWARD IN 2021.

Customer service is at the heart of our purpose, and it is always encouraging to have our work in this area independently recognised and assessed.



DEPUTY CHIEF EXECUTIVE, RESOURCES REPORT

“WE MAINTAIN SOUND FINANCES TO SUSTAIN INVESTMENT IN SUPPORT OF OUR PURPOSE OF MAKING LIFE EASIER”

Business review

We are a not-for-profit company with leading brands in the private rented sector, and it is our ambition to generate superior outcomes for all our stakeholders.

Group turnover was 10% higher at £11.6m (2021-22: £10.5m) from strong deposit growth in our

Custodial scheme in England & Wales and an increase in interest rates.

Administration costs were 12% higher at £9.7m (2021-22: £8.6m) as we re-invested in the business through better technology and customer service across our tenancy deposit protection schemes.

Operating surpluses before tax £1.2m (2021-22: £0.8m) which, in line with accounting standards, included a £0.4m revaluation of unlisted investments (2021-22: £0.6m).

Sustainability

To help with our sustainability ambition, we removed the remaining paper-based communications during the year which was well received by customers.

Outlook

We are confident that our progress in 2021-22 brings the momentum we need for success in 2022-23 and beyond, capitalising on our strengths and the growth opportunities arising from our transform pillar in our markets of England & Wales, Scotland, and Northern Ireland.

	2021-22 (£)	2020-21 (£)	2019-20 (£)
Turnover	11,662,442	10,560,198	10,182,464
Cost of sales	920,931	1,194,241	896,399
Gross profit	10,741,511	9,365,957	9,286,065
Administrative costs	9,671,861	8,593,264	8,784,136
Operating (loss)/surplus	1,069,650	772,693	501,929
Interest receivable	38,007	60,365	96,997
Fair value movement	358,998	(550,718)	217,661
Surplus on ordinary activities before taxation	1,466,655	282,340	816,587
Tax on profit of ordinary activities	254,226	148,069	238,307
Surplus for the financial year after taxation	1,212,429	134,271	578,280

NICK HANKEY

Deputy Chief Executive



VICKI MARRABLE

Company Accountant

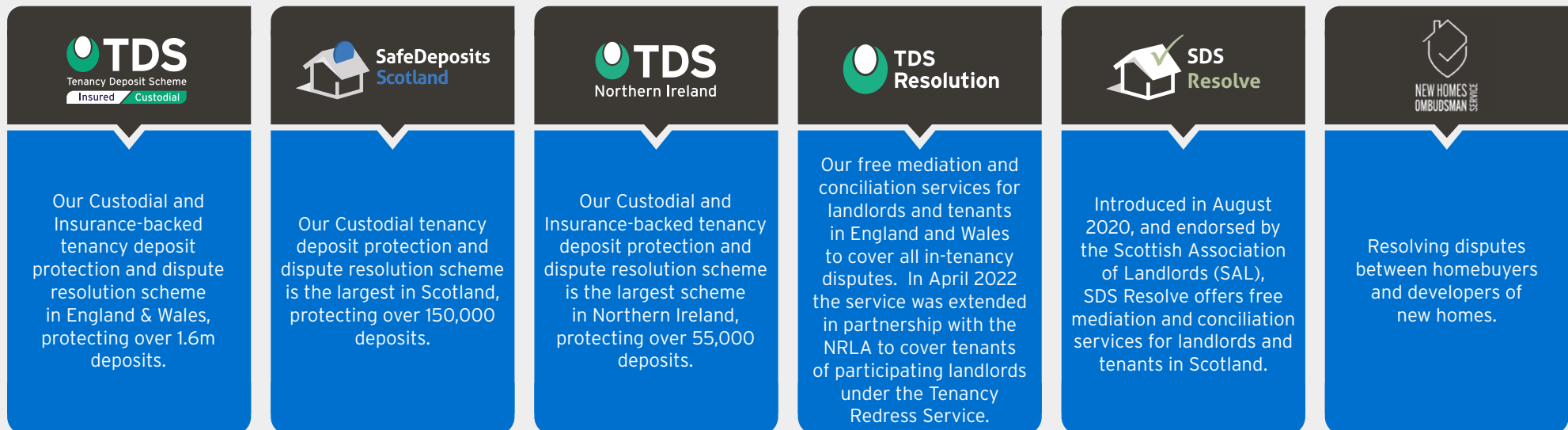


LANA GOGOTOVA

Head of Finance Managed Services

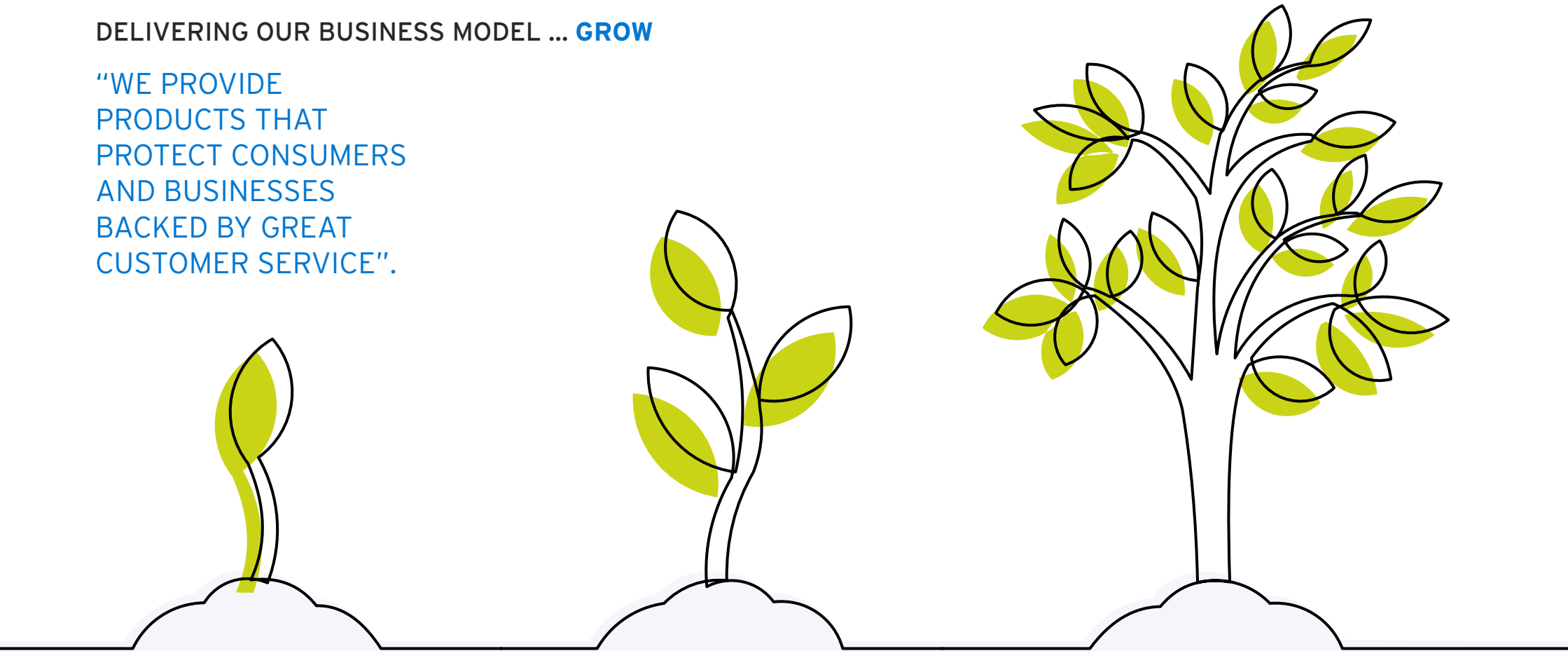
OUR BUSINESS MODEL

WE MAKE LIFE EASIER THROUGH FOUR STRATEGIC AND ENABLING PILLARS.






DELIVERING OUR BUSINESS MODEL ... **GROW**

“WE PROVIDE PRODUCTS THAT PROTECT CONSUMERS AND BUSINESSES BACKED BY GREAT CUSTOMER SERVICE”.



TDS's objective of being the leading tenancy deposit protection provider in the UK is driven by our sales and retention activity with letting agents and landlords. **In 2021/22, we grew the volume of deposits protected in all our schemes.**

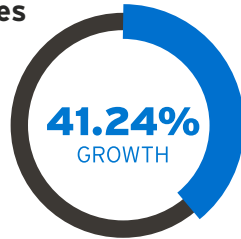
	 Tenancy Deposit Scheme Insured / Custodial		 SafeDeposits Scotland	 Northern Ireland	All Schemes
Offering	Insured	Custodial	Custodial	Insured/Custodial	Insured/Custodial
Total Deposits Protected March '22	1,316,612	254,607	153,341	55,760	1,780,320
12 Month Change	2.3%	41.2%	7.6%	5.1%	7.1%

DELIVERING OUR BUSINESS MODEL ... GROW

Tenancy Deposit Scheme, England & Wales

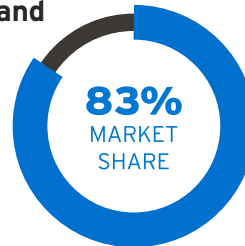
This is our largest scheme, and we grew both our Insurance backed and Custodial offerings in year. **OUR CUSTODIAL OFFERING GREW 41.2% TO 254,607 AS CUSTOMERS MADE THE TENANCY DEPOSIT SCHEME THEIR SCHEME OF CHOICE** due to the breadth of our partner integrations making deposit protection fast and secure.

We backed up our technology credentials with great service, listening and actioning customer feedback through account meetings, forums, focus groups and surveys.



Tenancy Deposit Scheme, Northern Ireland

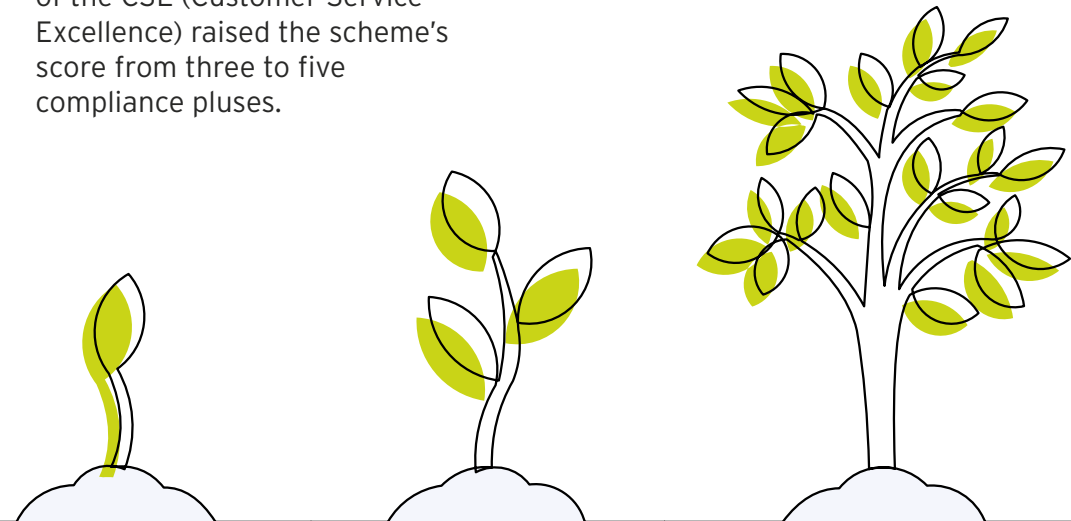
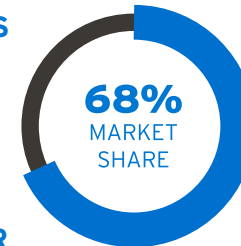
TENANCY DEPOSIT SCHEME NORTHERN IRELAND CONTINUES TO GROW EACH YEAR WITH A 5.15% GROWTH FROM 2021 AND A MARKET SHARE OF 83% WITH OVER 55,000 TENANCY DEPOSITS PROTECTED WITH A VALUE OF £36 MILLION. While the scheme has continued to grow, we've doubled down on our commitment to provide tenancy deposit protection guidance and education to customers which has seen a reduction in dispute levels to 0.83% of deposits protected. The scheme has also been recognised at industry level with three ESTA awards.



SafeDeposits Scotland

SAFEDEPOSITS SCOTLAND HAD SEVERAL HIGHLIGHTS ACROSS THE YEAR. HOLDING OVER £120 MILLION IN DEPOSITS, INCREASING OUR MARKET SHARE TO 68% WITH OVER 150,000 DEPOSITS PROTECTED FOR THE FIRST TIME EVER.

A successful re-assessment of the CSE (Customer Service Excellence) raised the scheme's score from three to five compliance pluses.



DELIVERING OUR BUSINESS MODEL ... GROW

Charitable Foundations

SINCE THEIR INCEPTION, OUR CHARITIES HAVE CONTRIBUTED OVER £1.8M TO ORGANISATIONS WORKING TO RAISE STANDARDS WITHIN THE PRIVATE RENTED SECTOR.



Most recently, the TDS Charitable Foundation has funded Peterborough Asylum and Refugee Community Association to facilitate a project with a focus on increasing understanding amongst refugee and migrant communities about their rights as tenants in private rented accommodation and to improve tenant-landlord relationships.



The SafeDeposits Scotland Charitable Trust has recently awarded grants to Citizens Advice Scotland, funding projects to deliver housing advice to vulnerable people in the private rented sector.





DELIVERING OUR BUSINESS MODEL ... RESOLVE

“WE RESOLVE DISPUTES
EFFICIENTLY SHOULD
THEY ARISE.”



Who raises disputes?

Our statistics for 2021-2022 demonstrate that a vast majority of dispute applications are initiated by tenants.

On an all-scheme basis (Tenancy Deposit Scheme E&W, Tenancy Deposit Scheme NI and SafeDeposits Scotland) we successfully resolved 29% of applications without the need for adjudication.

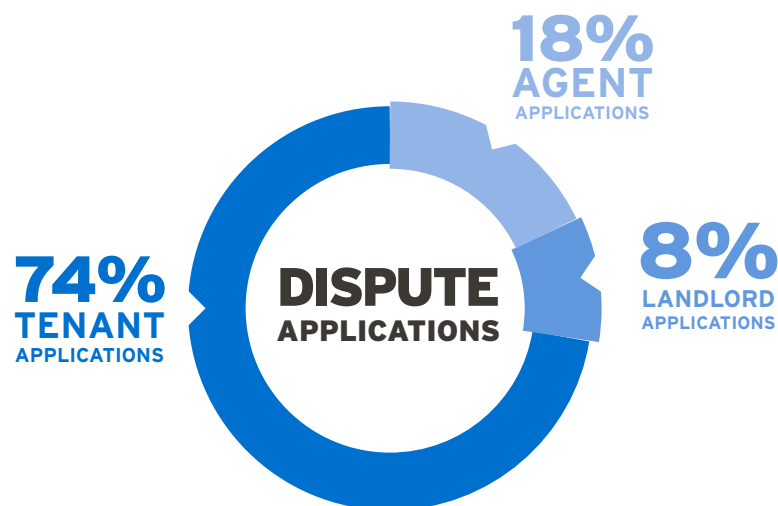
Our largest scheme, England & Wales Insured, saw 25% of applications resolved without the need for adjudication.

How long did it take to resolve disputes?

The average time to resolve disputes (measured from when an adjudicator has all the evidence) was 10 to 23 days.

TDS Insured	21.0 DAYS
TDS Custodial	23.1 DAYS
SafeDeposits Scotland	13.4 DAYS
TDS Northern Ireland	9.8 DAYS


[Note: In Scotland and Northern Ireland the data is in working days]





*Data from England & Wales Insured scheme

DELIVERING OUR BUSINESS MODEL ... RESOLVE

WHAT WERE THE DISPUTES ABOUT?

 TDS Tenancy Deposit Scheme Insured / Custodial	DISPUTE	2018-19	2019-20	2020-21	2021-22
	Cleaning	53%	42%	49%	50%
	Damage	49%	41%	35%	46%
	Redecoration	30%	39%	26%	28%
	Gardening	15%	23%	12%	13%
	Rent arrears	18%	14%	15%	13%

 TDS Northern Ireland	DISPUTE	2018-19	2019-20	2020-21	2021-22
	Cleaning	45%	45%	42%	47%
	Damage	38%	41%	40%	45%
	Redecoration	28%	28%	27%	28%
	Gardening	10%	12%	12%	10%
	Rent arrears	22%	24%	26%	22%

 SafeDeposits Scotland	DISPUTE	2018-19	2019-20	2020-21	2021-22
	Cleaning	66%	69%	70%	71%
	Damage	42%	42%	43%	46%
	Redecoration	18%	21%	20%	25%
	Gardening	8%	9%	15%	8%
	Rent arrears	18%	15%	9%	11%

Source: TDS disputes data using the percentage of cases where claims arise

DELIVERING OUR BUSINESS MODEL ... RESOLVE

WHO DID WE AWARD TO?

ALLOCATION OF AWARDS 2021-22				
	Insured	Custodial	Custodial	Insured/Custodial
100% of disputed deposit awarded to Agent/Landlord	7%	15%	16%	34%
100% of disputed deposit awarded to tenant	11%	29%	19%	28%
Split awards	82%	56%	65%	38%

How are disputes and complaints related to adjudications independently reviewed?

The Independent Complaint Reviewer (ICR) takes an independent view of adjudication complaints across all our schemes and provides an annual report to the TDS Board on her work.

The ICR reviews the handling of investigated complaints and requests for adjudication review to ensure that the process has been fair and transparent, and that the issues raised in the complaints process have been properly considered. The number of requests for referral to the ICR remain low as a percentage of the disputes handled. Recommendations of the ICR may identify improvements in our customers' experience and are implemented accordingly.



DELIVERING OUR BUSINESS MODEL ... **TRANSFORM**

“WE USE TECHNOLOGY TO PROVIDE HASSLE FREE SOLUTIONS AND CONTINUOUSLY INNOVATE OUR PRODUCTS”.

TDS works with a wide range of partners and this work has accelerated in the year.



IN JANUARY 2022, WE TRANSFORMED THE WAY IN WHICH WE HANDLE DISPUTES FOR ZERO DEPOSIT.

The new Salesforce based platform encourages the parties to reach an early settlement with the introduction of a self-resolution tool. Both parties to the dispute benefit from reaching early resolution themselves as opposed to a decision being imposed on them.



FOR THE LAST TWO YEARS WE HAVE BEEN WORKING CLOSELY WITH INVENTORY HIVE, AN INDUSTRY LEADING PROVIDER OF INVENTORY SOFTWARE, to ensure that inventory clerks, letting agents and landlords have access to an easy-to-use software solution that will help to reduce tenancy deposit disputes.



TDS RECOGNISES THAT PROPERTY LAW CAN BE DIFFICULT TO UNDERSTAND, EVEN FOR PROPERTY PROFESSIONALS.

Therefore, we are proud to be working in partnership with Complylex, the online compliance-based platform for estate and letting agents. Together, both organisations are committed to helping property professionals navigate complex industry legislation and raise standards in the Private Rented Sector.

DELIVERING OUR BUSINESS MODEL ... **TRANSFORM**



TENANCY DEPOSIT SCHEME E&W AND THE DEPOSITARY TEAMED UP TO INTRODUCE GAME CHANGING PROPTech.

The Depository's web app is exclusively integrated with our E&W Custodial and Insured schemes meaning agents, tenants, and landlords can skip the process of hopping between platforms or duplicating data, and receive a more seamless, faster end of tenancy experience.



WE HAVE PARTNERED WITH ESQUIRE INFOLABS TO DELIVER OUR NEXT GENERATION TENANCY DEPOSIT PROTECTION, DISPUTE RESOLUTION AND COMPLAINTS MANAGEMENT PLATFORMS ON SALESFORCE, THE WORLD'S NO.1 CUSTOMER RELATIONSHIP MANAGEMENT TOOL.

We successfully delivered a self-resolution and evidence gathering platform for Zero Deposit in November 2021. Our New Homes Ombudsman Service platform has been developed and will be released when the service commences in October 2022. Our SafeDeposits Scotland platform was released in July 2022, and we have plans to move our other schemes to Salesforce in the future.



Integration Partners

TDS HAS DEVELOPED AN APPLICATION PROGRAMMING INTERFACE (API) SO THAT LETTING AGENTS' CRM SYSTEMS CAN SAVE TIME BY DIRECTLY UPLOADING DATA FOR TENANCY DEPOSIT REGISTRATION.

The API allows applications to communicate with one another, and is designed to allow third parties to register tenancy deposits without the need to go to our online portal or SFTP service.

We're now integrated with many of the leading software providers with more being added every month.



DELIVERING OUR BUSINESS MODEL ... **TRANSFORM**



IN ADDITION TO OUR POPULAR AND SUCCESSFUL FOUNDATION COURSE AND ADJUDICATION WORKSHOPS, RUN OVER TWO VIRTUAL SESSIONS EACH, WE HAVE INTRODUCED TWO NEW COURSES JOINTLY LED BY TDS EXPERTS AND INVENTORY HIVE.

These courses, entitled Pre-Tenancy Activity and Inventory/Check-In, and Mid-Term Visits and End of Tenancy Check-out, are available 'on demand', and are therefore easily accessible at the convenience of our customers. Our Foundation Course and Adjudication Workshop are to be launched as 'on-demand', although it is intended to retain some 'live' sessions for the purposes of Q&A with an adjudicator, with some returning to face to face. Customers are now eligible to use a TDS Academy Approved Accreditation logo on check-in and check-out reports on completion of all four courses.

The Dispute Chatbot

THE TDS DISPUTE CHATBOT IS AN INTUITIVE ONLINE TOOL THAT HELPS LANDLORDS AND AGENTS TO QUICKLY DETERMINE WHETHER THEY HAVE A VALID DISPUTE CLAIM.

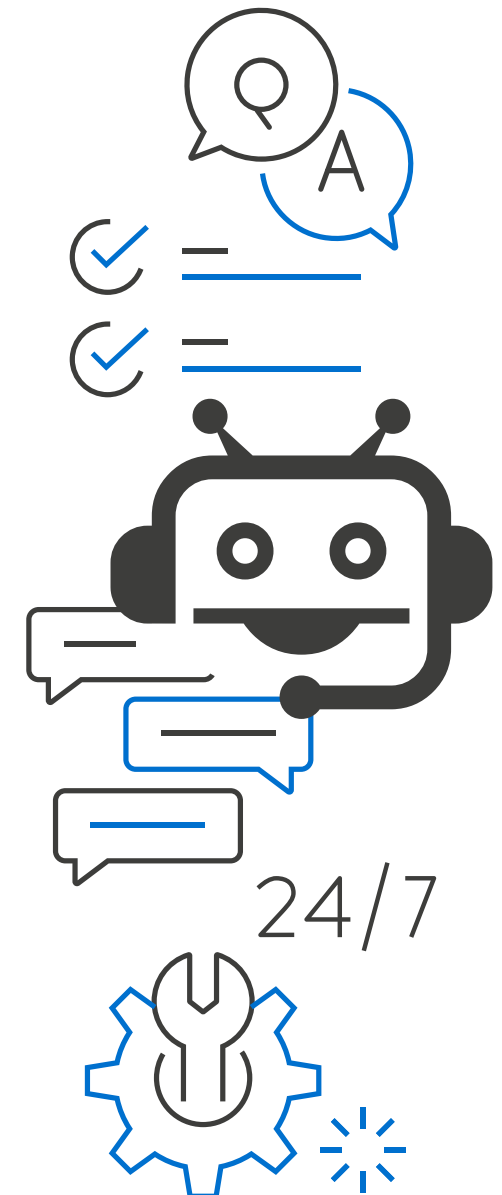
Using innovative technology, you can have an online conversation to clarify your dispute and review your evidence. The chatbot will tell you if you have enough evidence to pursue your claim, and will give advice on repair, replacement, betterment and wear and tear. By understanding this upfront, before you claim, you'll be able to save time in the dispute process. The chatbot is purely advisory and confidential and doesn't form part of the tenancy dispute process. Landlords and agents can simply use it, anonymously, to gain general guidance before they make a claim.

TDS Charity CAB Advice Bot

IN NOVEMBER 2021 WE INTRODUCED A NEW CHANNEL OF SUPPORT TO THE TENANCY DEPOSIT SCHEME E&W WEBSITE IN THE FORM OF AN ADVICE BOT.

The Citizens Advice Manchester Advice Bot is unlike others we currently have on our website, as it is hosted by Manchester CAB and is centred around more general queries enabling customers to gain wider ranging guidance outside of deposit protection and covers areas such as money problems, benefits, work issues, immigration, and relationships. The Advice Bot provides signposting to the Citizens Advice site and if it is unable to assist or the customer requires further information, the Advice Bot requests their postcode and then provides the contact details for their nearest Citizens Advice Bureau.

The Advice Bot was developed by Manchester CAB as a funded project via the TDS Charitable Foundation.



DELIVERING OUR BUSINESS MODEL ... **INSPIRE**

“WE EMPLOY THE BEST PEOPLE AND EMPOWER THEM TO ACHIEVE THEIR POTENTIAL”.

Development of our people

WE ARE COMMITTED TO DEVELOPING OUR COLLEAGUES AND HELPING TO GROW THEIR SKILLS AND KNOWLEDGE WITHIN THEIR INDIVIDUAL ROLES, DEPARTMENTS AS WELL AS THE WIDER INDUSTRY.

We support all colleagues with free training for a Level 3 Propertymark qualification, enabling their professional development in the industry in which we operate as well as contributing to an excellent customer experience empowering our TDS colleagues to be the voice of authority for our customers

The development of leaders and managers across the business is advanced through a dedicated World Class Manager training program and this year has also seen a pilot of a program focused on potential leaders, with our Rising Executive program helping colleagues develop their career through 1-2-1 mentoring with a member of the Executive Team.

Diversity and Inclusion

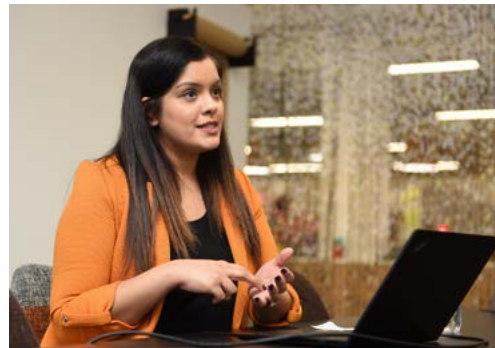
Opportunities to learn and work with colleagues from different areas of the business are promoted through a range of colleague led initiatives, with many introduced as a result of colleague feedback. Colleagues can drive change themselves within our organisation to create the best working environment for everyone. Our current working groups include the Diversity Working Group; Fundraising, Colleague Consultation Forum; and Giving Something Back.

Health and wellbeing

We know the health of our colleagues is vital. For TDS to perform at its full potential, our people need to be at their best and do what they need to do well.

We have a colleague led wellbeing working group and regular updates, top tips and guidance promoting health and wellbeing is disseminated to colleagues.

We have also launched a dedicated Colleague Wellbeing training session to ensure we all understand what wellbeing in the workplace means and how collectively we can create a continuous culture that supports colleagues to be open about their wellbeing and share the support that is available.



GOVERNANCE

We have a Board made up of independent non-executives, representatives from Propertymark, RICS and NRLA as well as the Chief Executive and Deputy Chief Executive.

Martin Partington CBE QC

Chair of the Board

Mark Allan

General Manager, BUPA Dental Care

Luay Al-Khatib

Director of Standards and Professional Development, RICS

Jodi Berg OBE

Chair of National Residential Landlords Association

Nathan Emerson

Chief Executive, Propertymark

Anda Gregory

Chief Commercial Officer, Glass and Glazing Federation

Paula Quigley

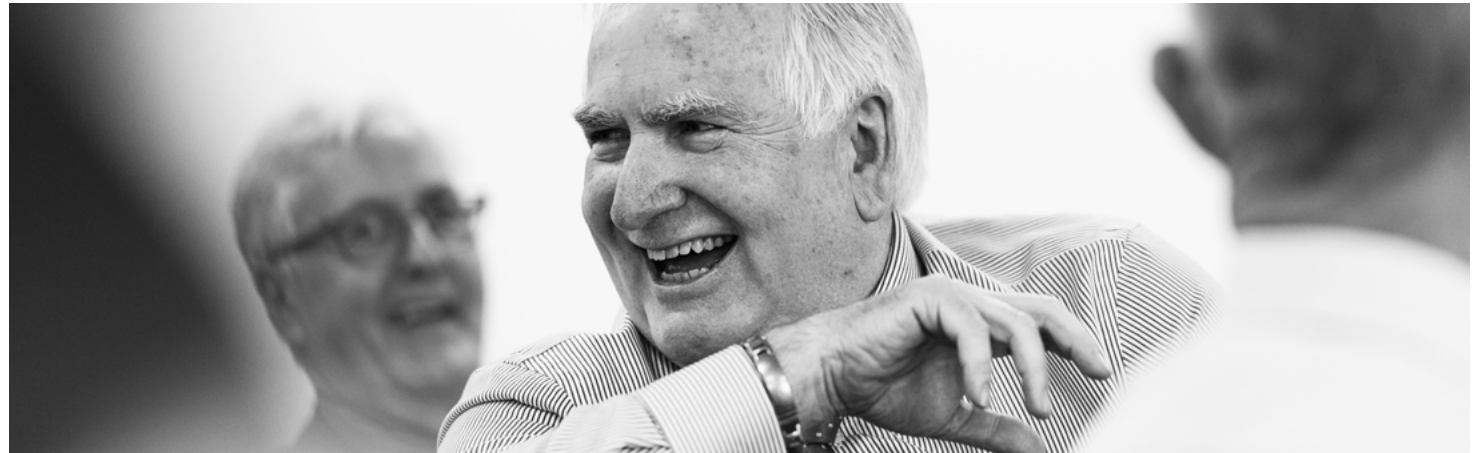
Chief Executive, Mainstay

Quincy Hunte

Principal Advisory Lead for United Kingdom & Ireland, Amazon Web Services

Jacqs Harper

Digital Director at Nuffield Health



Steve Harriott, Group Chief Executive

Steve Harriott

Group Chief Executive

Nick Hankey

Deputy Chief Executive [Resources]

Neil Peers

Chief Operating Officer

DISPUTE SERVICE EXECUTIVE TEAM

Steve Harriott

Group Chief Executive

Nick Hankey

Deputy Chief Executive [Resources]

Neil Peers

Chief Operating Officer

Alex Hillier

Director of Technology

Alison MacDougall

New Homes Ombudsman

Josanne Leon

Director of Human Resources

THE DISPUTE SERVICE

Established since 2003, TDS (The Dispute Service Ltd) is a not-for-profit company limited by guarantee. The two guarantors are the Royal Institution of Chartered Surveyors and Propertymark. TDS Northern Ireland Ltd is a wholly owned subsidiary of TDS. TDS holds a controlling interest in SafeDeposits Scotland Ltd and a non-controlling interest in Money Shield Ltd.



DISPUTE SERVICE

 www.thedisputeservice.co.uk

 info@tenancydepositscheme.com

 0300 037 1000

