

ANNUAL REVIEW

2023/24



INVESTED IN BETTER

CHAIR'S FOREWORD



Fay Selvan
Chair of the Board

2023-24 was the last year of TDS Group with Martin Partington as Chair. Martin was a long standing leader of the Group. Having become Chair in May 2010 he served for almost 14 years to 31 March 2024. He led the Group

through a significant expansion into Scotland and Northern Ireland as well as helping the Group secure the New Homes Ombudsman Service. He was a passionate advocate of TDS status as a non profit distributing company and he was always interested in the way in which the TDS' adjudication service offered free proportionate dispute resolution for tenants, landlords and agents. I was delighted to take over as Chair on 1 April 2024 and I look forward to building on the sound foundations that he has set for the company.

2023-24 was another period of exciting progress for TDS as we pursued our purpose of making life easier for our customers, raising standards in the property sector and striving to resolve disputes more effectively.

On Growth we continued to increase the numbers of deposits under protection, especially in our TDS Custodial scheme. Our sales team spent more time in the field and were effective in encouraging agents to switch providers to TDS.

With Resolve we continued to focus on early resolution of disputes either through our technology platforms or through the efforts of our staff to resolve disputes through mediation and conciliation. Indeed during the year 35% of all our disputes were resolved in this way. The New Homes Ombudsman Service published its first decisions in the year and we expect that this work will increase sharply in 2024-25.

With Inspire we continued to work with our colleagues to deliver enhanced services with over 97% of them saying they were proud to work for TDS. In the year we completed a large scale pay and benefits review to create a One TDS approach. This will be fully implemented in 2024.

On Transform we have continued apace with our Salesforce transformation programme with the full roll out of TDS Insured disputes on Salesforce and work is progressing on moving TDS Northern Ireland and TDS Custodial onto Salesforce in 2024. The tlyfe tenant app continued to grow and now has over 60,000 signed up tenants.

OUR BUSINESS STRATEGY

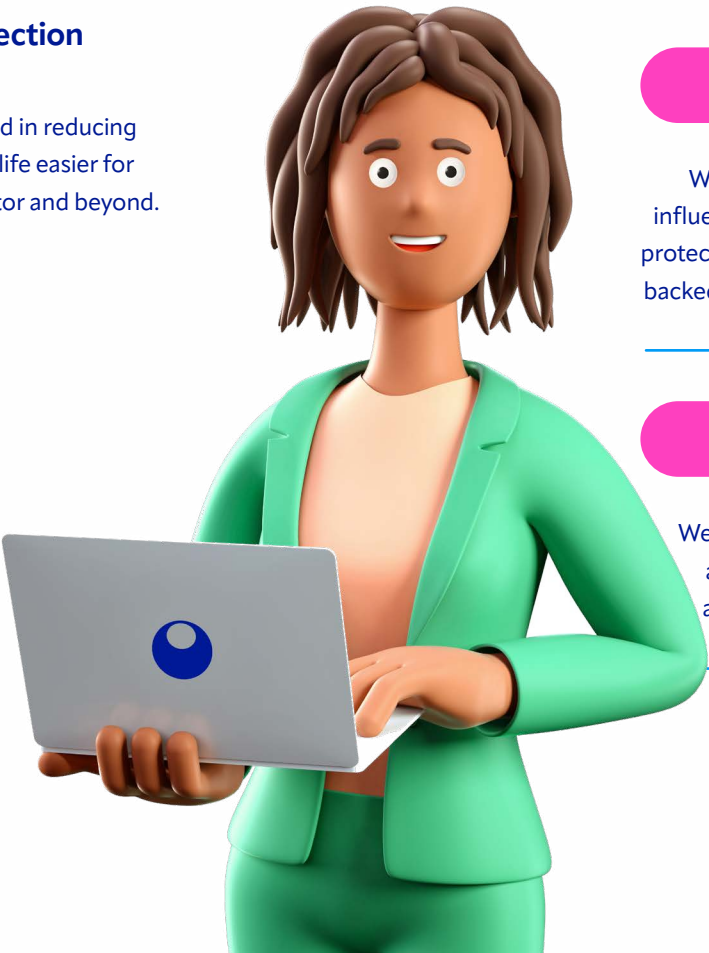


We are the UK’s leading deposit protection and resolution service.

Committed to creating social value, we are invested in reducing disputes effectively, raising standards and making life easier for businesses and consumers in the UK property sector and beyond.



TDS is the longest-serving not for profit government approved scheme protecting millions of tenancy deposits since 2003



INVESTED IN BETTER

Purpose & Priorities

MAKING LIFE EASIER

RAISING STANDARDS

RESOLVING DISPUTES



GROW

We expand our reach and influence through products that protect consumers and businesses backed by great customer service.



RESOLVE

We prevent disputes but, should they arise, we resolve them efficiently, effectively and fairly.



INSPIRE

We employ the best people and empower them to achieve their potential.



TRANSFORM

We continually innovate, using technology to provide simple solutions.

TDS AT A GLANCE

2024-2025



UK'S LEADING
TENANCY DEPOSIT PROTECTION
& RESOLUTION SERVICE PROVIDER

£29.6M
REVENUE

1.86M
DEPOSITS PROTECTED

£2.3BN
VALUE OF DEPOSITS

BACKED BY:

propertymark

NRLA
NATIONAL RESIDENTIAL
LANDLORDS ASSOCIATION

RICS

**CUSTOMER
FOCUSED
ORGANISATION**



220
DIRECT EMPLOYEES

Resolution services:



NEW HOMES
OMBUDSMAN
SERVICE

**UK WIDE
BUSINESS**

3 LOCATIONS

- 1 HEMEL HEMPSTEAD
- 2 GLASGOW
- 3 BELFAST



TENANCY
DEPOSIT
SCHEME
NORTHERN IRELAND



SAFE
DEPOSITS
SCOTLAND



TENANCY
DEPOSIT
SCHEME
ENGLAND & WALES

**RAISING
STANDARDS
IN THE PRIVATE
RENTED SECTOR**

Government approved



TENANCY
DEPOSIT
SCHEME
ENGLAND & WALES



TENANCY
DEPOSIT
SCHEME
NORTHERN IRELAND



SAFE
DEPOSITS
SCOTLAND

**£1.8M
AWARDED**



TDS
CHARITABLE
FOUNDATION



SAFE
DEPOSITS
SCOTLAND
CHARITABLE TRUST

TDS TECHNOLOGY PARTNERS

CRM PLATFORM

[MAKING CUSTOMER RELATIONSHIP MANAGEMENT EASY]



The world's #1 CRM



Communications partner



Salesforce Integration partner

CRM PLATFORM INTEGRATIONS

[MAKING DEPOSIT MANAGEMENT EASY]



acquaint
CRM



...and many more



Making life easier >

GROW




In England and Wales, TDS is the largest deposit scheme (by value of deposits protected).

In 2023/24, TDS Northern Ireland increased its market share to 85%.

SafeDeposits Scotland is the largest deposit protection scheme in Scotland, protecting 62% of existing deposits.

Across all the schemes, TDS protects over 2.3 billion pounds worth of tenants' money.

DEPOSITS HELD AT 31 MARCH 2024

		DEPOSITS	VALUE
 TENANCY DEPOSIT SCHEME ENGLAND & WALES	Insured	1,243,061	£1,725,642,829
	Custodial	388,880	£423,917,572
 SAFE DEPOSITS SCOTLAND	Custodial	164,122	£140,511,183
 TENANCY DEPOSIT SCHEME NORTHERN IRELAND	Insured & Custodial	59,928	£41,503,231
TOTAL		1,855,991	£2,331,574,815

TDS WINS MULTIPLE CUSTOMER AWARDS & ACCREDITATIONS IN 2023

2 ESTA Awards



BSI Accreditation for Complaint Management Award



BSI Accreditation for Information Security Management



Customer Service Excellence Awards in England, Wales, Northern Ireland and Scotland



BEST 100 NOT FOR PROFIT BODIES TO WORK FOR

We were delighted to get into this category in 2021 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.



In 2023-24 97% of our colleagues say they are proud to work for TDS and it is this colleague commitment that differentiates our service from others.

“
97% of colleagues say they are proud to work for TDS.
”

TDS PROVIDES CUSTOMERS WITH A BETTER SERVICE EXPERIENCE

At TDS we deliver excellent customer service to help landlords and tenants manage their deposits effectively, understand their legal obligations and avoid and resolve disputes. In 2023-24 we made further improvements to our website.

We introduced new branding, product packaging, live sales chat, and new sections around how our products work, why customers should choose us, customer testimonials and revamped credentials.

To better serve customers across all our schemes, we implemented a plan to expand our opening hours for email responses to evenings and weekends through a new Glasgow based TDS Group out of hours service centre.

In England & Wales, TDS is the most integrated tenancy deposit protection provider with 8 new API integrations during 2023-24, making deposit management easy for our letting agent customers.

TRANSFORM

TDS USHERS IN NEW ERA OF CUSTOMER MANAGEMENT WITH SALESFORCE

We are on a journey to transform how we deliver tenancy deposit protection and dispute resolution across the UK by serving customers using the world class customer relationship management tool, Salesforce.

Very few organisations do what we do at the scale we do it, so we have had to work hard with our technology partners to deliver technology solutions in order to make life easier and resolve disputes more effectively.

Salesforce includes a **self-resolution** platform that can help parties to reach an early settlement to their dispute about the return of the deposit. Both parties benefit from reaching early resolution themselves as opposed to having a decision being imposed on them.

TDS PLATFORMS NOW ON SALESFORCE

- ✓ Zero Deposit Disputes
- ✓ SafeDeposits Scotland
- ✓ New Homes Ombudsman Service
- ✓ TDS Insured Disputes
- ✓ TDS Northern Ireland [launched July 2024]
- ✓ Tenancy Redress Service 'TDS Resolution' [launched August 2024]
- ✓ TDS Custodial [launching November 2024]



We completed the second full year of dispute resolution services with self-resolution at the heart of the solution.



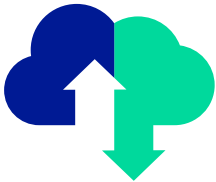
We built a fully online complaint resolution platform for new homes which launched in April 2022.



We introduced our new SafeDeposits solution on Salesforce in July 2022. After only a few months it boosted the level of successful online resolution of disputes.



BY DECEMBER 2023 ALMOST ALL OF OUR LETTING AGENT AND LANDLORD CUSTOMERS WERE USING OUR SALESFORCE BASED DISPUTES PLATFORM IN TDS INSURED, OUR LARGEST SCHEME.



During 2023-24 we have worked hard to prepare the way for TDS Northern Ireland and TDS Custodial to move onto Salesforce in 2024-25.

In the year we also completed work on our Data Warehouse; bringing all of the data from our solutions into one place to enhance our reporting.

TRANSFORM

TDS MAKES PROGRESS ON RAISING STANDARDS IN THE PRIVATE RENTED SECTOR THROUGH THE TDS CHARITABLE FOUNDATION (TDSCF) AND SAFEDEPOSITS CHARITABLE TRUST.

Since forming the charities, we have awarded £1.8m in grants; educating landlords and tenants on their rights and responsibilities.



In 2023/24 the TDSCF made measurable progress towards its raising standards goal through:

- Improving energy efficiency of rented homes by working with the Centre for Sustainable Energy.
- Targeting projects to meet the needs of tenants and contributing to policy debate by carrying out a regular national survey on tenants' characteristics and experiences.
- Starting work on our "My Housing Issue Gateway" signposting and diagnostic tool to help tenants identify where to escalate their complaints, and support the early resolution of disputes.



In Scotland the SafeDeposits Charitable Trust awarded over £138,087 in grants to projects to help raise standards in the Scottish private rented sector including:

- Homes for Good (Scotland) CIC received £48,500 to create a North Ayrshire Engagement & Learning Centre.
- £23,438 was awarded to Shelter Scotland to appoint a part-time PRS Learning Officer.
- Clackmannanshire Citizens Advice Bureau received the first of two £39,114 grant payments to enhance their housing advice service.

PARTNERSHIPS

We worked closely with these organisations throughout the year to help win new business, retain customers, and raise standards.

INDUSTRY PARTNERS



Leading professional membership body



Leading private landlord membership body



Globally recognised professional body



Leading new homes quality organisation

INVESTMENT PARTNERS



A tenant lifecycle app taking the stress out of renting



Leading deposit free renting platform



Leading provider of inventory software



A client money protection insurance provider for smaller letting agents



Energy efficient retrofitting made easy

DISTRIBUTION PARTNERS



Improving the end of tenancy experience



RESOLVE

TENANCY DEPOSIT SCHEME

is operated by The Dispute Service providing tenancy deposit protection in England and Wales. It offers both Insured deposit protection, TDS Insured, and Custodial deposit protection, TDS Custodial.

TDS RESOLUTION

is a mediation service helping landlords and tenants resolve issues arising during a tenancy.

TENANCY REDRESS SERVICE

is a dedicated redress scheme open to tenants of participating landlord members of the National Residential Landlords Association.

TDS NORTHERN IRELAND

is a wholly-owned subsidiary of The Dispute Service, providing both Custodial and Insured tenancy deposit protection.

SAFEDEPOSITS SCOTLAND

is a Custodial tenancy deposit protection scheme. It is a separate company where The Dispute Service is the key partner and provides the scheme's key operational services.

SDS RESOLVE

is a mediation service helping landlords and tenants resolve issues arising during a tenancy.



Each of the deposit protection schemes we operate across the TDS Group includes a free and independent dispute resolution service that can be accessed for disputes about the distribution of the deposit at the end of the tenancy. Adjudication is the main ADR method adopted which aims to resolve disputes quickly, fairly and cheaply. However in the last year an even higher number of disputes submitted to us were resolved by **early resolution** without the need for an adjudication decision.

TDS ADVANCES STANDARDS THROUGH MEDIATION AND CONCILIATION SERVICES

Building on TDS' long history of delivering resolution services, in 2022 we launched the Tenancy Redress Service with selected NRLA landlords. This service helps landlords and tenants resolve mid-tenancy disputes without going to court.

In 2024 the service will be extended to any TDS landlord who wants to join a new customer benefits platform.

TDS RESOLUTION AND SDS RESOLVE

Based on our experience of resolving deposit disputes, TDS believes there should be ways of resolving mid-tenancy disputes that are quicker, cheaper and less stressful than courts or tribunals.

We provide Mediation and Conciliation services across mainland Great Britain and in March 2023 we extended TDS Resolution to member letting agents.

Moving TDS Resolution and the Tenancy Redress Scheme onto Salesforce.

In line with our digital transformation strategy we have worked during the year to move these two services onto our core Salesforce platform and this will be completed in August 2024.

RESOLVE

PREVENTING DISPUTES

Although disputes are only raised in a small number of cases each year (1% of total number of deposits protected) TDS is committed to helping those living and working in the private rented sector to avoid disputes arising in the first place through providing a range of services.

In 2023/24 the TDS Academy delivered over 1,000 hours of training on tenancy deposit protection and disputes. All attendees receive a certificate which can be used to gain CPD points. Courses include:

- TDS Foundation Course
- TDS Adjudication Workshop
- Pre-Tenancy Activity and Inventory/Check-in Course
- Mid-Term Visits and End of Tenancy Check-out Course
- Level 3 Award in Residential Tenancy Deposit Protection and Management

We deliver targeted training, education and support for agents with high dispute volumes.

We continued to work with Inventory Hive to provide a high-quality inventory solution, fully shared with tenants who have the opportunity to comment and amend the document as a way of minimising deposit disputes.

Our partnership with The Depositary [an end of tenancy solutions provider] also helps to drive down deposit disputes.

OUR DISPUTE RESOLUTION MODEL

During the year we continued to focus on early resolution and developed our multi-tiered dispute resolution model to encourage disputes to be settled at the earliest opportunity.

Promoting early resolution helps to speed up the time taken to return deposits.

In 2023/24 a total of 35.6% of all disputes submitted to TDS were resolved either in our self resolution platform or by early resolution.

INFORMATION AND GUIDANCE

We provide information and guidance online and via the telephone in response to initial enquiries. This helps inform landlords and tenants about their rights and options.

SALESFORCE SELF-RESOLUTION PORTAL

Our Salesforce self-resolution portal allows tenants and landlords to negotiate the return of the deposit online. They can share information, make proposals on deductions, and track the progress of their cases.

EARLY RESOLUTION EXECUTIVES

Our early resolution executives contact parties through phone and email to encourage them to reach a mutually agreeable solution without the need for formal adjudication.

ADJUDICATION

Our adjudication service is available for cases that cannot be resolved through early resolution. Both parties submit their evidence online. This is reviewed by an independent and impartial adjudicator who then decides how the deposit should be repaid.

"Our increased focus on self and early-resolution has allowed a significant proportion of disputes to be resolved without the need for adjudication."

ENGLAND AND WALES INSURED

TDS Insured is our largest scheme. In this scheme the tenant's deposit is held by the agent or landlord for the duration of the tenancy.

Usually, negotiations about return of the deposit occur without the need to access our dispute resolution services.

The tenant can approach TDS for help with resolving disputes within three months of the end of the tenancy. We then ask the landlord or letting agent to send the disputed deposit amount to us to be held during the resolution process.



Calls answered in year

85,725

[40 seconds]



Emails answered in year

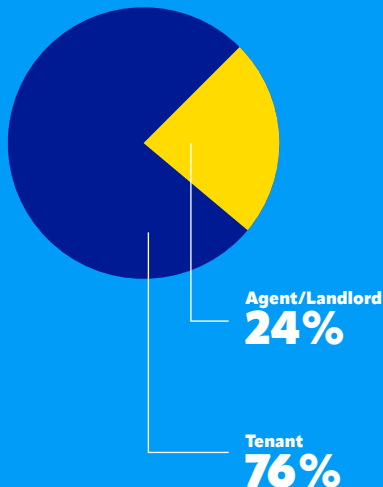
45,570

[9 hours 30 minutes]

Number of disputes in year resolved by Adjudication

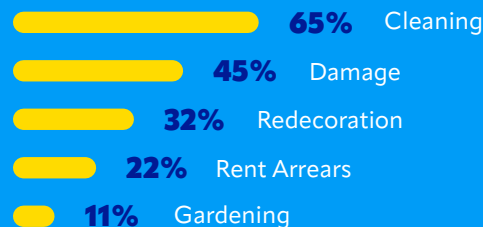
11,394

Who raises disputes?



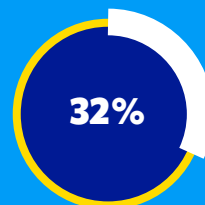
What were the disputes about?

Most disputes involve more than one issue. Cleaning and damage remain the most common areas of dispute.



How many were resolved through early/self-resolution?

We now resolve increasing numbers of disputes online through our self resolution platform or by mediation by our staff. Of the 16,765 disputes initially submitted to TDS, 32% were resolved in this way.



Award split

In most adjudication decisions the deposit is split between the landlord and tenant. According to the law the burden of proof is on the landlord. Because the deposit is the tenant's money it is the landlord's responsibility to show that they are entitled to some of the deposit.



How long does it take to resolve disputes?

The aim is to complete all adjudications within **28 days** from the point when all evidence has been received. In England and Wales Insured we completed adjudications, on average, within **21 days**.

Adjudication Reviews

The final decision of the adjudicator is binding, although the parties can continue their dispute through the court. TDS has a mechanism to allow letting agents, landlords and tenants to ask that the decision is reviewed if they feel an error in fact or in law has been made. In the year reviews were requested on less than 4% of adjudications.

Review requests
2023/24

414



As a % of all adjudications



Decisions amended

ENGLAND AND WALES CUSTODIAL

Protection with TDS Custodial involves the agent or landlord sending the deposit to the scheme at the start of the tenancy.

The parties can ask the scheme to help resolve any disputed deposits that they are unable to agree upon during the repayment process.



Calls answered in year
69,151
[31 seconds]

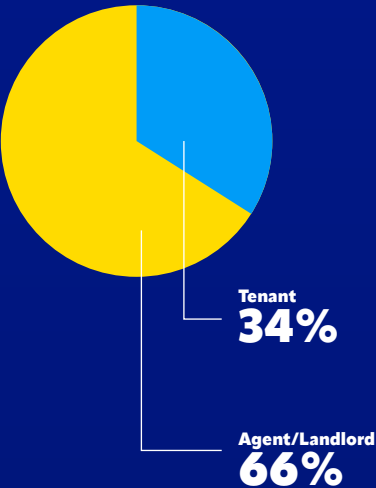


Emails answered in year
86,789
[8 hours 30 minutes]

Number of disputes in year resolved by Adjudication

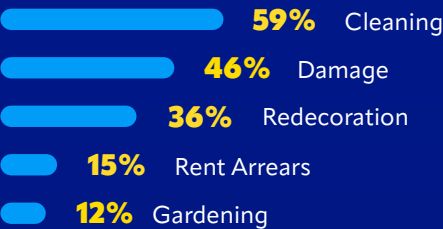
3,191

Who raises disputes?



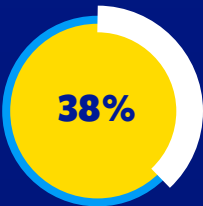
What were the disputes about?

As with our Insured scheme, cleaning and damage are the most common reasons why there is a dispute over the return of the deposit.



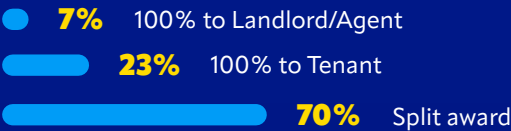
How many were resolved through early/self-resolution?

Our Custodial scheme includes a self-resolution portal. This has allowed a significant number of disputes to be resolved without the need for adjudication.



Award split

As with the Insured scheme, in most cases the adjudicator will split the disputed deposit amount between landlord/agent and tenant.



How long does it take to resolve disputes?

The aim is to complete all adjudications within **28 days** from the point when all evidence has been received. In England and Wales Custodial we completed adjudications, on average, within **21.6 days**.

Adjudication Reviews

As with the Insured scheme, agents, landlords and tenants can ask TDS to review an adjudication decision if they feel an error in fact or in law has been made.

Review requests 2023/24

119



As a % of all adjudications



Decisions amended

SAFEDEPOSITS SCOTLAND

SafeDeposits Scotland is a custodial only tenancy deposit protection scheme which offers free dispute resolution for tenancy deposits at the end of the tenancy.

The dispute resolution service is provided by TDS Group under a service agreement with SafeDeposits Scotland.



Calls answered in year
36,163
[15 seconds]

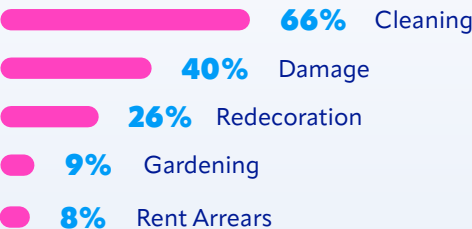


Emails answered in year
23,726
[30 minutes]

Number of disputes 2023-24

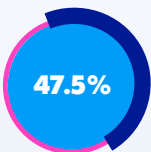
3,872

What were the disputes about?



Proportion of cases resolved through early and self-resolution

In 2023-24 a total of 1,841 disputes were resolved through our self resolution portal or by early resolution or 47.5% of all disputes raised.



Adjudication Reviews

In Scotland, agents, landlords and tenants can challenge an adjudication decision within 10 working days of the initial decision being issued.

Review requests
2023/24

115

Who raises disputes?

In practice, all disputes are referred by tenants when they are unable to agree to the deposit deductions requested by the agent or the landlord.

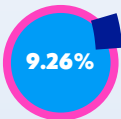
For adjudicated cases, how is the award allocated?

As in previous years, the most likely outcome following a dispute is for the adjudicator to split the disputed amount between the landlord and the tenant.



How long does it take to resolve disputes?

The aim is to complete all adjudications within **20 working days** from the point when all evidence has been received. In SafeDeposits Scotland we completed adjudications, on average, within **18.03 days.**



As a % of all
adjudications



Decisions
amended

NORTHERN IRELAND INSURED AND CUSTODIAL

In TDS Northern Ireland we offer a choice of Insured and Custodial deposit protection options, each of which includes access to a free dispute resolution.

In the Insured scheme all disputes are raised by tenants and need to be referred within three months of the end of the tenancy. In the Custodial scheme disputes arise following failure to agree repayment of the deposit held within the scheme.



Calls answered in year
7,436
[42 seconds]

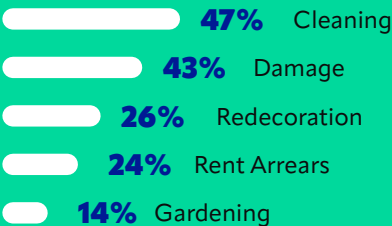


Emails answered in year
6,217
[4 hours 6 minutes]

Number of disputes

659

What were the disputes about?



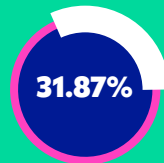
How long does it take to resolve disputes?

The aim is to complete all adjudications within **20 working days**. It took on average **16 days** to resolve the dispute. **31%** of all disputes raised were resolved by self/early resolution.

Adjudication Reviews

Under the Tenancy Deposit Schemes Regulations (Northern Ireland) 2012, the parties are able to request a review of an adjudication decision.

Disputes resolved by early resolution



How is the award allocated?



Review requests
2023/24

33

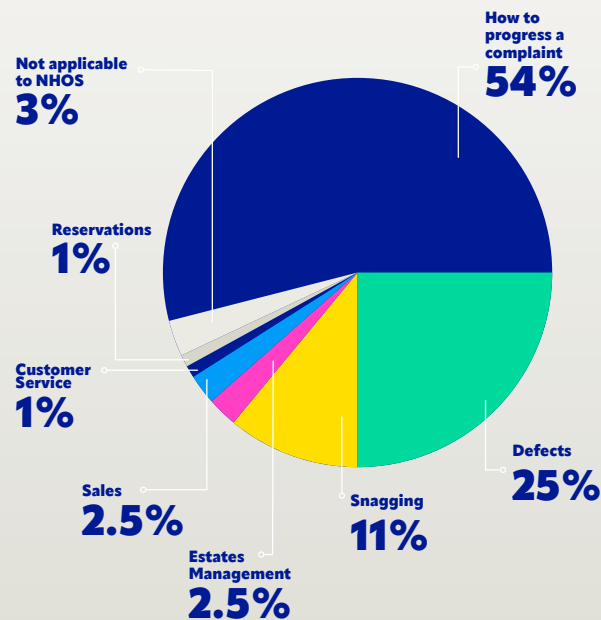
As a % of all
adjudications

9.88%

Decisions
amended

0

NEW HOMES OMBUDSMAN SERVICE



Reasons for contacting NHOS 2023-24



Calls answered in year
2,034
[7.5 seconds]



Emails answered in year
1,807
[52 minutes]

In 2021 TDS was appointed as the New Homes Ombudsman by the New Homes Quality Board and the service launched in 2022.

THE AIMS OF THE NEW HOMES OMBUDSMAN SERVICE

AIM 1

To establish an effective Ombudsman Scheme to enable home buyers to seek redress in respect of complaints about Registered Developers.

- ✓ In 2022 we launched a customer complaints website, incorporating an evidence gathering portal and a casework management solution.
- ✓ We encourage the parties to reach a mutually agreed solution where possible and offer mediation where appropriate.
- ✓ Ombudsman investigations use our evidence portal to ensure customers and developers have full transparency of the information used to decide cases.

AIM 2

To raise standards in the industry.

- ✓ In 2023/24, key NHOS staff have spent time with the industry, visiting sites and sales offices to get a better understanding of industry practices and customer's perspectives.

By March 2024, 90 developer groups were working under the New Homes Quality Code and subject to the New Homes Ombudsman Service, accounting for approximately 55% of private new build volume across the UK.

By the end of 2024 we expect a further 91 developer groups to have joined the NHOS service meaning that the market coverage will rise to c70% of all new homes built in Great Britain.

Decisions issued in 2023/24

Upheld
in full



Upheld
in part



Not
Upheld



INSPIRE

TDS IS A GREAT PLACE TO WORK

97% of colleagues say they are proud to work for TDS in our 2023 survey.

In 2023-24 we completed a major review of our pay and conditions for our staff working across the UK and we now have set of harmonised remuneration and benefits packages for the Group. We continue to invest in staff development and we have had significant success with our internal colleague mentoring programme. The first cohort of senior staff completed the World Class Manager programme in 2023 upskilling these staff as part of our succession planning.

EMPLOYEE OF THE MONTH AND SALESFORCE CHAMPION OF THE MONTH

Together with a colleague nominated recognition programme linked to the TDS values, the Executive team recognises exceptional performance and contributions by staff in a number of ways and this year introduced an Employee of the Month programme. As the Salesforce transformation programme is so important to TDS' success we also developed a Salesforce Champion of the Month to run alongside this.

TDS MATTERS

To further enhance our communications with staff we launched our monthly staff magazine TDS Matters, circulated to over 220 colleagues working across the UK. It is packed with information about the Group and also the people working at TDS.

FIRESIDE CHATS

TDS Town Hall sessions were run each quarter to help **communicate our successes.**

We continued Fireside staff chats with guests from partners, customers and industry experts to share their experiences including Richard Abbots from Inventory Hive, TDS Policy and Research Team and a colleague celebration of International Women's Day.

TDS PROVIDES MULTIPLE SUPPORT OPTIONS

Our commitment to create a **supportive environment** and bring people together in **colleague networks** resulted in a new rewards gateway, hybrid working, coffee mornings, work experience with a local school and fundraising activities.

TDS WORKING GROUPS

Our current working groups include: the **Equality, Diversity and Inclusion Working Group**, **Fundraising** and **Colleague Consultation Forum**.

We have a colleague led **Wellbeing Working Group** and regular updates, top tips and guidance promoting health and wellbeing, are disseminated to colleagues.



GOVERNANCE

TDS GROUP BOARD

Martin Partington CBE KC [to end March 2024]
Chair of the Board

Fay Selvan [from April 2024]
Chair of the Board, CEO The Big Life Group

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 Operating Officer, Index Ignite and Stride

Paula Quigley
Managing Director, Noviq Limited

Quincy Hunte [resigned January 2024]
Global Transformation Product Leader, Amazon Web Services

Jacqs Harper
Digital and IT Director at Nuffield Health

Steve Harriott
Group Chief Executive

Nick Hankey
Deputy Chief Executive [Resources]

Neil Peers
Chief Operating Officer

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



INDEPENDENT COMPLAINTS REVIEWER

In England & Wales and Northern Ireland Margaret Doyle is the Independent Complaints Reviewer. Her role is to review complaints about the service where complainants are unhappy with the final stage response given by TDS. Margaret Doyle is fully independent of TDS and reports directly to the Board.

The Independent Complaints Reviewer was introduced in 2019 to review how TDS investigates complaints to ensure that the process has been fair and transparent and that the issues raised in the complaints process have been properly considered. TDS is the only deposit protection scheme that has this procedure in place.

Margaret Doyle also reviews a random sample of complaints that were dealt with internally. No major issues were identified but recommendations were made in regard to how the complaints process could be further improved.

A similar role for SafeDeposits Scotland and the New Homes Ombudsman Service is undertaken by an Independent Complaints Reviewer. In the year no referrals were made.

In 2023-24



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 focus, teamwork, making a positive difference and fairness are all part of what makes us who we are.



Customer Focused

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



Making a positive difference

"We improve standards in the sectors we operate in"



Fairness

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



Teamwork

"We work as one team and make progress together"

Accreditations

The Dispute Service has the following accreditations:

- Complaint Handler Member of the Ombudsman Association
- Full Ombudsman membership of the Ombudsman Association [for the New Homes Ombudsman Service]
- ISO27001 Information Security Management
- ISO 10002 Customer Satisfaction Management System
- Customer Service Excellence Award
- Best Companies #3 Not for Profit Body
- Cyber Essentials Plus
- CTSI Approved ADR Provider





TDS GROUP

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. The New Homes Ombudsman is a subsidiary of TDS.



0300 037 1000



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West Wing, First Floor, The Maylands Building, 200 Maylands Avenue, Hemel Hempstead, HP2 7TG