



Coppenwall Client Money Handling Procedures

Coppenwall Ltd is committed to protecting client money in accordance with Propertymark Client Money Protection (CMP) rules, The Property Ombudsman (TPO) Code of Practice, and UK legislation. This document explains how client money is received, safeguarded, reconciled, and how a client can make a claim if needed.

1. Receiving Client Money

- All client money is received into our dedicated, ring-fenced Client Money Account, separate from Coppenwall's business accounts.
- Funds may include tenant rents, landlord floats, deposits, or other monies held on behalf of clients.

2. Safeguarding & Protection

- We are members of Propertymark Client Money Protection (CMP). A copy of our current certificate is displayed on our website and available in branch.
- Client money is never used for operational purposes and is protected in accordance with CMP and TPO rules.
- All deposits are protected in a government-approved tenancy deposit scheme (TDS).

3. Reconciliation & Accounting

- Client accounts are reconciled at least monthly in line with Propertymark rules.
- Landlords receive clear statements of income and expenditure.
- Funds are transferred promptly to landlords after rent is received, less agreed fees or expenses.

4. Making a Claim via CMP

- In the unlikely event of a dispute or misappropriation of funds, clients may make a claim through the Propertymark CMP scheme.
- Details of the claims process are available on the Propertymark website or by request from Coppenwall.

For further details, please contact Coppenwall Ltd or refer to our published CMP certificate. We are committed to transparency, safeguarding, and compliance in all handling of client money.





coppenwall
estate agents

Coppenwall Estate Agents
Kingfisher Business Centre
Burnley Road
Rawtenstall
Rossendale
BB4 8EQ

propertymark

**CLIENT MONEY PROTECTION
CERTIFICATE**

Should a Propertymark Protected agent go into administration or misuse your rent, deposit or other funds, Propertymark will reimburse you whether you are a landlord or a tenant.

This certificate confirms your money is protected by the Propertymark Client Money Protection Scheme and that you can claim back money lost in the event of your letting agent going into administration or misusing your funds.

Your Propertymark Protection

Details of your agent

Coppenwall Limited

Trading as

Coppenwall Estate Agents

Scheme Reference number

C0137917

is a member of Propertymark Client Money Protection Scheme
Arbon House, 6 Tournament Court, Edgehill Drive, Warwick CV34 6LG

HOW TO CLAIM
Simply go to propertymark.co.uk/complaints/client-money-protection/ and complete the CMP application form.
We need to receive your application within 12 months of us being notified that a misappropriation has occurred.

You do not need to prove fraud. You only need to provide supporting evidence that you have not received the money you were legally entitled to, this may be in the form of your tenancy agreement or deposit protection certificate along with bank statements.

Your money is protected throughout the time that your agency is a member of the Propertymark Client Money Protection Scheme. If your agent leaves the scheme, they are required by law to notify you. All agents managing properties in England, Scotland or Wales are legally required to belong to a Government approved Client Money Protection scheme at all times and details of the scheme must be publicly available. If you discover at a later date that money has gone missing during the period of their membership of the scheme, you will still be covered even if they have subsequently left the scheme.

Unfortunately, we cannot make payments for any loss arising from war (whether foreign or civil), terrorism, rebellion, revolution, military uprising or any form of confiscation by the state.

Propertymark, Arbon House, 6 Tournament Court, Edgehill Drive, Warwick, CV34 6LG



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