

# Client Money Handling Procedures

The Agency Group - TAG Limited, trading as The Agency Group

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## Our Commitment to Client Money Protection

The Agency Group - TAG Limited, trading as The Agency Group is committed to the proper handling and protection of all client money entrusted to us. We are a member of Propertymark and comply fully with the Propertymark Conduct and Membership Rules in relation to client money.

Our client money handling procedures are set out below in accordance with our obligations as a Propertymark member firm.

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## Client Accounting Service Provider (CASP)

All client money handled by The Agency Group — across both our lettings and estate agency services — is administered by our named Client Accounting Service Provider:

### **Fine & Country Richmond Limited**

Fine & Country Richmond Limited is regulated by Propertymark and operates a dedicated client account for the administration of all client monies on our behalf. Fine & Country Richmond Limited is the only party with authority to make payments or withdrawals from the client account.

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## What is Client Money?

Client money includes any money we receive and hold on behalf of our clients, including:

- Rental payments received from tenants on behalf of landlords
- Tenancy deposits
- Maintenance float monies
- Any other money held on behalf of a landlord, tenant, vendor or purchaser

Please note: statutory client money held under the Estate Agents Act 1979 (such as pre-contract or sales deposits in connection with the purchase of land or property) is handled separately and is not entrusted to our CASP.

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## How We Handle Client Money

### Receipt of Client Money

All client money is paid directly into the client account held by Fine & Country Richmond Limited. No client money is paid into The Agency Group's own business account.

### Client Account

The client account is held at a bank or building society regulated by the Prudential Regulation Authority (PRA) with permission to accept deposits under the Financial Services and Markets Act 2000. Client money is held separately from our own business funds at all times.

### Reconciliation

All client money transactions are monitored and reconciled on a regular basis by Fine & Country Richmond Limited to ensure accuracy and compliance.

### Payments to Landlords and Third Parties

Payments from the client account to landlords and authorised third parties are made solely by Fine & Country Richmond Limited in accordance with their own regulated procedures and our agreed terms of service.

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## Tenancy Deposit Protection

All tenancy deposits taken in connection with Assured Shorthold Tenancies (ASTs) are protected in a government-approved Tenancy Deposit Protection (TDP) scheme within 30 days of receipt. Tenants are provided with the relevant Prescribed Information confirming the scheme used and the terms of protection.

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## Client Money Protection Scheme

The Agency Group holds Client Money Protection (CMP) insurance as required by Propertymark membership. Fine & Country Richmond Limited also independently holds CMP cover in their capacity as our named CASP. This dual protection ensures that client money is safeguarded in the event of misappropriation.

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## Complaints

If you have any concerns about the handling of client money, please contact us in the first instance using the details below. We operate a formal written complaints procedure and will respond to all complaints promptly and in accordance with our obligations.

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## Contact Us

The Agency Group - TAG Limited, trading as The Agency Group

For queries relating to client money, please contact us directly and we will liaise with Fine & Country Richmond Limited on your behalf where required.

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## Regulatory Information

Our client money handling procedures are governed by the Propertymark Conduct and Membership Rules. For full details of these rules, please visit:

<https://www.propertymark.co.uk/professional-standards/rules.html>

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*Last reviewed: January 2026*