ARMFORD ESTATES LIMITED

Compliance & Consumer Information

A clear guide to client money protection, professional standards, complaints, data protection, referral fees and consumer-facing disclosures.

Your Property. Our Priority

www.armfordestates.com
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COMPLIANCE AT A GLANCE

Our commitments

Armford Estates aims to provide a transparent, professional service across sales, lettings and property management. This pack brings together the key consumer information and links that support that commitment.

WHO WE ARE

Armford Estates is a trading name of **Armford Estates Limited**, which is registered in England & Wales under registered company number **14599063**. Registered office: **23 Montague Road, Uxbridge, Middlesex, United Kingdom, UB8 1QL**.

01

Client Money Protection

Propertymark Client Money Protection (CMP) membership and certificate access.

02

Independent Redress

Independent redress through The Property Ombudsman (TPO).

03

Professional Standards

Propertymark Membership Rules and Conduct apply to member firms and individuals.

04

Privacy & Data Protection

A privacy notice and a formal data protection complaints process, reviewed regularly.

05

Complaints

A clear route for raising concerns with Armford Estates and escalating unresolved matters.

06

Fees & Referrals

Transparent disclosure of applicable fees, permitted payments and referral arrangements.

Important: This pack is consumer-facing information. Operational documents such as current landlord fees, tenant permitted payments and specific referral-fee amounts must be kept up to date whenever the underlying arrangements change.

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PROTECTION&STANDARDS

Client Money Protection

Armford Estates is a member of the **Propertymark Client Money Protection (CMP) Scheme**. Client Money Protection is designed to protect landlords and tenants if client money held by an agent is misappropriated.

Propertymark CMP Certificate - Membership 10820
View the current Armford Estates CMP Certificate

Property agents that are required to belong to a CMP scheme must display the certificate confirming membership on their website. Armford Estates makes the certificate directly accessible online.

Propertymark Membership Rules and Conduct

"We are a member of Propertymark which provides Client Money Protection. We adhere to the Propertymark Membership Rules and Conduct."

View Propertymark Membership Rules and Conduct

Website display: The footer should retain a direct link named "Propertymark CMP Certificate" or "CMP Certificate", positioned close to the "Propertymark Membership Rules and Conduct" link.

Third-party property advertisements

Where compliance wording is required on third-party portals or advertisements, Armford Estates can use the following consumer-facing statement:

Client Money Protection: We are members of the Propertymark Client Money Protection (CMP) Scheme. Our Client Money Protection certificate is available upon request or can be found on our website at **www.armfordestates.com**.

Redress: We hold independent redress with The Property Ombudsman.

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REDRESS

Complaints Procedure

Armford Estates is committed to delivering a high standard of service. If something goes wrong, customers are encouraged to raise the matter with us first so that we have the opportunity to investigate and resolve it.

STEP 1

Raise the complaint with Armford Estates
Complaints should preferably be made in writing and should include the property address (where relevant), the nature of the concern, key dates and the outcome sought. Contact: **info@armfordestates.com**.

STEP 2

Internal review
We will investigate the complaint, keep appropriate records and provide a written response. Propertymark's consumer guidance recommends that consumers should receive a response within 15 days.

STEP 3

Independent redress - The Property Ombudsman
If the complaint remains unresolved after Armford Estates has had a reasonable opportunity to resolve it, the consumer may be able to refer the matter to **The Property Ombudsman (TPO)**, subject to the TPO Scheme rules.

The Property Ombudsman - Make a complaint

STEP 4

Propertymark conduct concerns
If a complaint concerns a potential breach of Propertymark's Conduct and Membership Rules and remains unresolved following the firm's procedure and relevant independent redress process, consumers can review Propertymark's complaint process.

propertymark.co.uk/professional-standards/complaints.html

> Always refer to the current TPO and Propertymark rules for eligibility, evidence requirements and applicable time limits when escalating a complaint.

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DATA PROTECTION

Privacy Policy

Review statement: We keep this Policy under regular review. The last review was on **24/07/2026**. This Privacy Policy was last updated on **24/07/2026**.

Who we are

Armford Estates Limited provides estate agency, lettings and property management services. For privacy enquiries, contact **info@armfordestates.com**.

Information we may collect

Depending on the service you use, we may collect identity and contact information; property, tenancy and transaction information; correspondence; financial or payment-related information; identity, anti-money laundering, right-to-rent or referencing information where required; and website or enquiry information.

How and why we use personal information

We use personal information where necessary to provide requested services, take steps before entering into or perform contracts, comply with legal or regulatory obligations, protect legitimate business interests, prevent fraud, manage properties and transactions, respond to enquiries and complaints, and where appropriate rely on consent.

Who information may be shared with

Where necessary and lawful, information may be shared with parties involved in a property transaction or tenancy; landlords, tenants, buyers and sellers; referencing or identity-verification providers; contractors; solicitors and conveyancers; mortgage or other professional advisers where instructed; property portals; software and hosting providers; utility or inventory providers; regulators, professional bodies, redress schemes, law enforcement or public authorities.

Retention

We keep personal information only for as long as it is reasonably required for the purpose collected and to meet legal, regulatory, accounting, fraud-prevention and dispute-resolution requirements. Retention periods vary by record type and relationship.

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DATA PROTECTION

Privacy Policy continued

International transfers and suppliers

Some service providers may process information outside the UK. Where this occurs, Armford Estates will take appropriate steps to ensure suitable safeguards are used as required by UK data protection law.

Your rights

Depending on the circumstances, individuals may have rights to request access to personal information, correction of inaccurate information, erasure, restriction of processing, objection to processing, data portability, and withdrawal of consent where consent is the lawful basis. Rights are subject to legal conditions and exemptions.

Cookies and website data

Our website may use essential technologies and, where enabled, analytics or similar tools. Users should be given appropriate information and controls where consent is required.

Data protection complaints procedure

From 19 June 2026, UK organisations are required to provide a clear process for data protection complaints under the Data (Use and Access) Act 2025. Armford Estates will:

- provide a clear way for people to raise a complaint about the use of their personal information;
- acknowledge receipt of a data protection complaint within 30 days;
- take appropriate steps to investigate and respond without undue delay, keeping the complainant informed where appropriate; and
- communicate the outcome of the complaint without undue delay.

Data protection complaints should be sent to **info@armfordestates.com** and headed “Data Protection Complaint”.

If you remain dissatisfied, you may raise a concern with the Information Commissioner's Office (ICO):

Information Commissioner's Office

> This privacy notice should be reviewed whenever Armford Estates changes its systems, suppliers, data uses, retention practices, marketing activities or legal obligations.

TRANSPARENCY

Fees & Referral Arrangements

Referral fees

Armford Estates may introduce customers to third-party service providers where this is relevant to a property transaction or tenancy. Where Armford Estates receives, or may receive, a referral fee, commission or other benefit, this is disclosed transparently.

Current schedule supplied: The current referral-fee schedule is reproduced in this pack on the following page. Customers are not under any obligation to use an approved provider.

Landlord fees

The current landlord service schedule and management fees supplied by Armford Estates are also reproduced in this pack. These schedules should be reviewed whenever the underlying service or fee arrangements change.

Information	Included in this pack
Referral fees	Current provider and referral-fee schedule
Landlord services	Let Only and Management service comparison
Management fees	Current percentage fee schedule
CMP membership	Propertymark CMP membership and certificate information
Redress	The Property Ombudsman

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TRANSPARENCY

Referral Fee Schedule

We carefully select suppliers and service providers to ensure they meet the highest standards of service and compliance. We may receive a referral fee from these approved suppliers and providers.

A referral fee is any commission, payment, fee or other reward we receive from other companies in return for recommending their services to you. This fee does not affect the final amount you pay the provider.

You are not under any obligation to use the services of any approved provider; however, we believe that you may benefit from using these services.

Service	Provider	Referral Fee
Referencing & Associated services	Blinc Reference	No fee/commission on reference or any insurances sold directly by them as a result of this introduction
Trade Contractors including Gas Safety, EPC, electrical safety, maintenance and repairs	Various approved local or national firms	Typically 10% of the amount of the invoice; amount varies according to the value of works undertaken
Maintenance & Repairs	In House - company owned	No fee/commission received
Inventories	Various / In house / Specific	No fee/commission received
Deposit replacement schemes	Provider	No fee/commission received
Insurances including Rent & Legal protection; general tenant & landlord insurance products	Blinc Reference	Up to 2% incl. VAT
Auctions	Auction House, McHugh & Co	No referral fee, but may enter a split commission arrangement
Removals		No fee/commission received
Conveyancing		£100 - £115 per case on completion
Mortgages		£300 per case on completion
Surveyors		No fee/commission received
Utility Switching		No fee/commission received

NOTE: The referral fee is separate from your obligation to pay our own fees or commission.

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LANDLORD INFORMATION

Landlord Services

The following comparison reproduces the current Let Only and Management service schedule supplied by Armford Estates.

Service	Let Only	Management
Advertise your property	✓	✓
Provide a to-let board	✓	✓
Provide advice on any refurbishment work	✓	✓
Accompany all viewings	✓	✓
Full tenant referencing service	✓	✓
Draw up the contracts and organise the signing	✓	✓
Collect the first months rent in advance and deposit	✓	✓
Register the deposit with the deposit scheme	✓	✓
Rent guarantee cover available (subject to terms and conditions)	✓	✓
Check tenants into the property	✓	✓
Check tenants out of the property	—	✓

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LANDLORD INFORMATION

Landlord Services - continued

Service	Let Only	Management
Arrange check in and check out inventory	—	✓
Monthly rent collection	—	✓
Chase late payments of rent	—	✓
Deduct commission and other works	—	✓
Manage any HMRC deduction and provide tenant with the NRL8 (if relevant)	—	✓
Co-ordination of necessary repairs or maintenance works and instruct approved contractors	—	✓
Hold keys throughout the term of the tenancy	—	✓
Routine property inspections (amount of inspections to be agreed with the landlord)	—	✓
Arrangement of annual Gas Safety Certificate	—	✓
Arrange an EPC Certificate	—	✓

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LANDLORD INFORMATION

Management Services Fees

Current management fee schedule supplied by Armford Estates.

Letting Only	**8%**
Annual Management Fee	**5%**
Renewal Second Year	**7%**
Renewal Onwards	**Decreasing by 1% per annum (Minimum 5%)**

These figures reproduce the supplied 2026 landlord fee document. Armford Estates should review and replace this schedule whenever its fees or service arrangements change.

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USEFUL LINKS

Compliance Resources

Direct links to the key documents and bodies referenced in this pack.

CMP Certificate	https://armford-estate.co.uk/armford_assets/Armford-EstatesLimited-CMPCeritificate-30042027.pdf
Propertymark Membership Rules and Conduct	https://www.propertymark.co.uk/professional-standards/rules.html
Propertymark complaints	https://www.propertymark.co.uk/professional-standards/complaints.html
The Property Ombudsman	https://www.tpos.co.uk/
Information Commissioner's Office	https://ico.org.uk/

DOCUMENT CONTROL

Compliance Pack originally prepared	August 2026
Compliance Pack last reviewed	27/08/2026
Compliance Pack last updated	27/08/2026
Privacy Policy last reviewed	24/07/2026
Privacy Policy last updated	24/07/2026
Referral Fee Schedule	2026 document supplied
Landlord Fee Schedule	2026 document supplied
Next scheduled review	August 2027

Review cycle: This Compliance Pack is reviewed at least annually and whenever there is a material change to company information, contact details, fees, referral arrangements, memberships, regulatory requirements or compliance procedures.
Last Reviewed: 27/08/2026 | Last Updated: 27/08/2026