



Reposit

Your guide to deposit alternatives for Build to Rent operators

Cash deposit schemes are failing the industry



Inefficient process for operators

Time-consuming obligation with no reward.

Risk of fines for breaches.



Very limited cover for operators

Cash deposits capped at 5 weeks' rent.

Cash deposits reduce rental yield.



Cashflow hurdle for residents

38% of residents have to borrow to pay their Deposit.

Cash Deposits Are Not 'Free' For Residents

38% of residents borrow money to fund their cash deposit

20% use a credit card

15% need to borrow from friends & family

12% need to use an overdraft

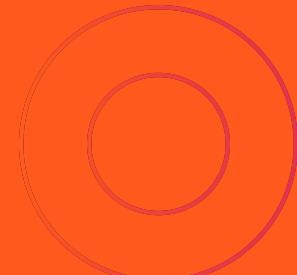
8% need to take out a personal loan



Residents lose out on interest available through a cash deposit

56% of tenancies end with no charges, meaning over half of renters have money tied up for no good reason.

With savings rates of 5.5% alongside an average cash deposit of £1,380, residents are losing out on around £120 in interest alone over a 2 year tenancy.

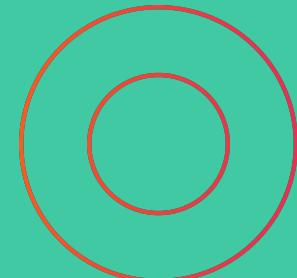


5 week's cover is insufficient for operators in 17% of cases.

As rents rise, so does the pressure of the cost of living and risk of arrears.

The average cost of rent arrears has increased by 56% over the past 2 years (2023-2025)

The volume of arrears has increased in the same time period, affected almost 20% of tenancies in 2024.



This is why we have reinvented tenancy deposits

Our insurance backed
alternative creates a win-win
for operators & residents



The Better Alternative To Cash Deposits



Residents save money on the upfront cost of renting



8 weeks cover for operators – 60% more than cash



Easier & faster to administer – save 1 hr per tenancy



Payouts in less than 20 days, on average, from the point of submission

At **Reposit** we have provided

£115m

in cover for
landlords

£70m

In savings to
tenants over cash
deposits

458 days

Worth of admin
time saved for BTR
partners



Longest standing deposit alternative product



Market leader in BTR/SFH space

We're trusted by some of the largest operators in the sector



Ascend

Bricklane



WAY OF LIFE



allsop

A W
O L
A way of living

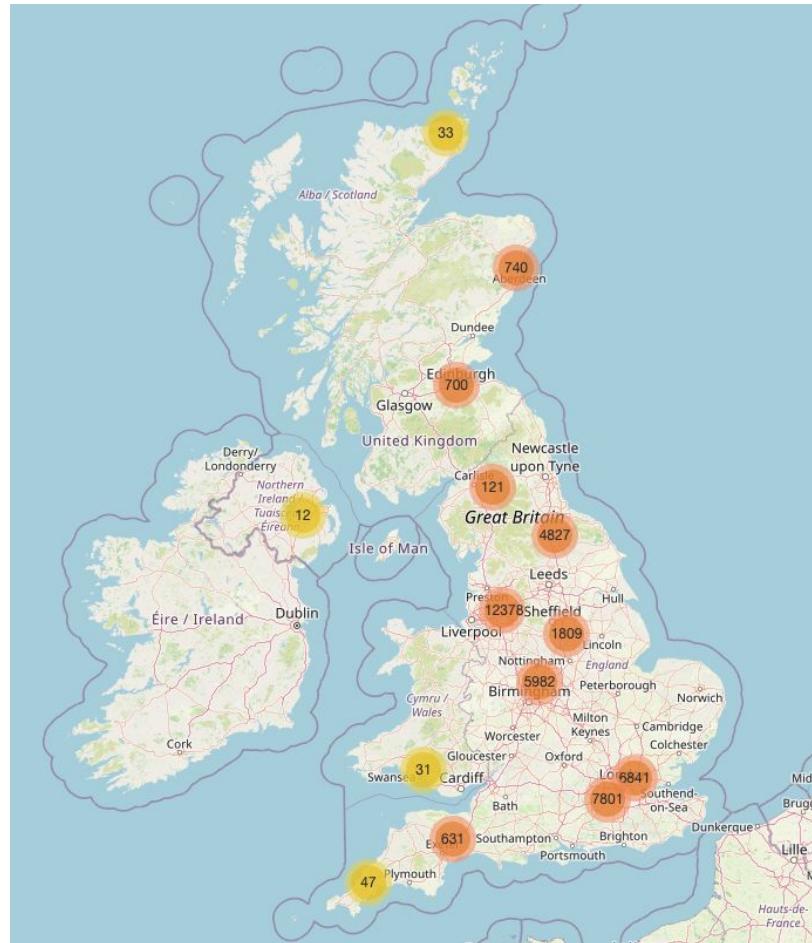
Reposit's Numbers in BTR

16 – BTR & SFH partners

96 – Developments

382% - Increase in sales since 2020

60% - Average tenant conversion



What is Deposit?



Reposit in three easy steps



Residents pay a fee of 1 week's rent (min £150)

- Split between all residents
- No additional VAT or setup fees
- £30 annual fee per tenancy for tenancies continuing >12 months
- Residents remain fully liable for valid end of tenancy charges



Operator is covered for 8 weeks' worth of rent.

- The operator is a named beneficiary to a insurance policy underwritten by a third party insurer
- Reposit is FCA Regulated
- Cover is for any mix of dilapidation / rent arrears claims
- Up to a max of £5k/£10k



Seamless end of tenancy process.

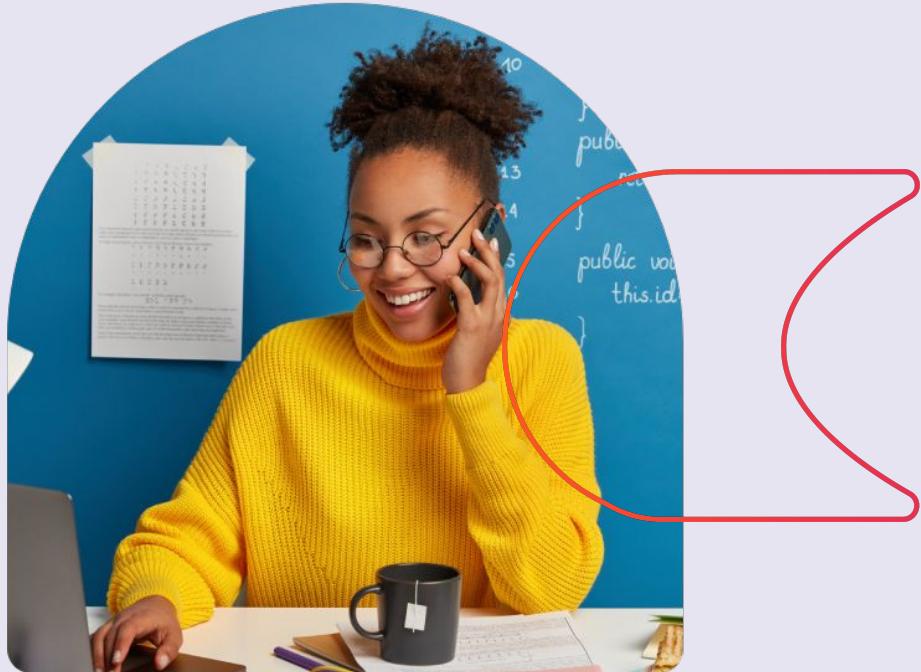
- <20 days time to payout from initial submission of charges
- 14 day turnaround for disputes
- End of tenancy process fully supported by Reposit's user friendly online platform.

Key benefits of Deposit.

Stand out from the crowd with Deposit's market leading deposit alternative.

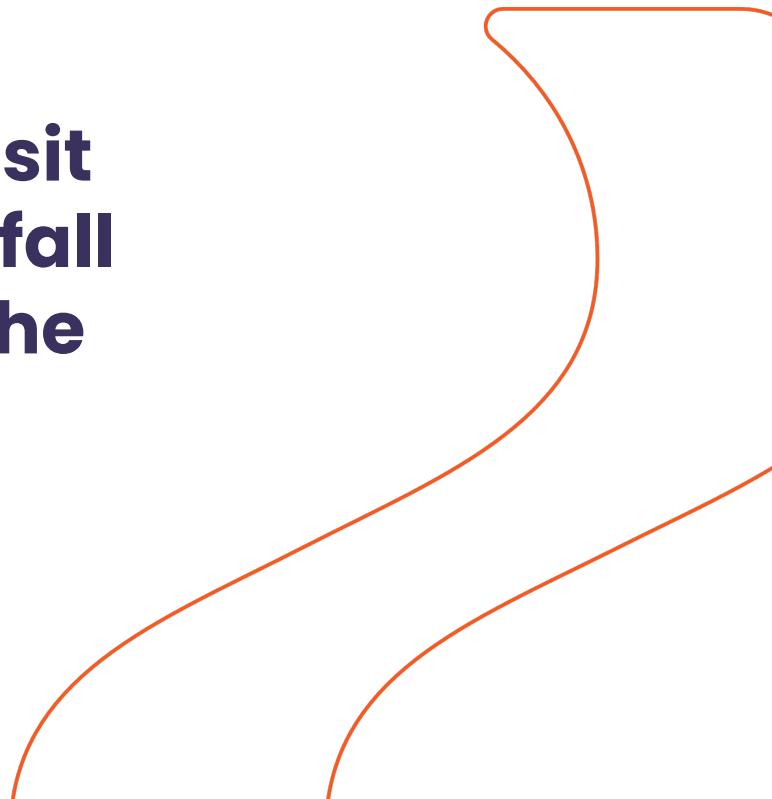
-  **Streamline the leasing process.** Create a hassle free renting experience by offering the best value to your residents.
-  **Get the most cover** at 8 weeks' worth of rent.
-  **Admin Efficiency.** Our product delivers operational efficiency across the entire renting process.
-  **BTR experts** working with the best in the sector, we have the flexibility and experience to meet your specific needs.

Busting Myths About Deposit Alternatives



Myth 1:

Residents who choose a deposit alternative are more likely to fall into arrears or not look after the property.



56% of Deposits end with no charges at the end of the tenancy.

Deposit is not tenant insurance. Residents remain fully liable for damages & rent arrears.

“There are times in life when you might not have the required deposit, or you’d prefer to spend your savings on buying new items for your home instead.

In the current climate we believe Deposit will support even more customers going forward.”

Ruchit Gupta-Chaudhary
Director of Technology & Data – Way of Life

Myth 2:

**Cash deposits are free for residents,
so where is the demand for deposit
alternatives?**

**Cash deposits are
not free!**

**>£200m per
year lost in interest**

**38% of tenants
borrow to fund their
cash deposit**

Myth 3:

There's no demand for deposit alternatives





60%



**The percentage of
residents opting for
Reposit Vs cash.**

**Increase in Reposit
sales since 2020**



382%

Myth 4:

Deposit alternatives are not sufficiently regulated



Deposit is one of two FCA authorised and FSCS protected providers

“We wouldn't have entered into a relationship with with a product that wasn't FCA regulated. We're very conscious to make sure we get that right.

We are such a service driven business and we don't want our clients to be at risk.”

Samuel Fitz-Hugh

Co-founder & Director – Settio Living

What to start offering Reposit?

**Book your consultation here to speak
with one of the team**

[Book Call](#)



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