



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

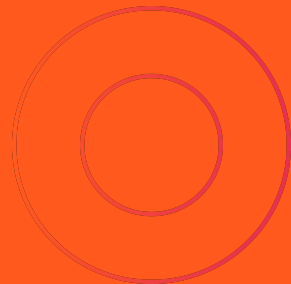
8% need to take out a personal loan



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.

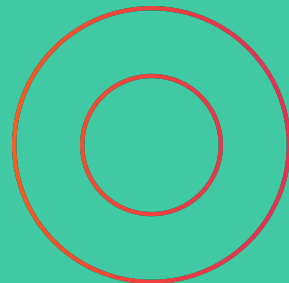


5 week's cover is insufficient for operators in 17% of cases.

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



**AW
OL**
A way of living

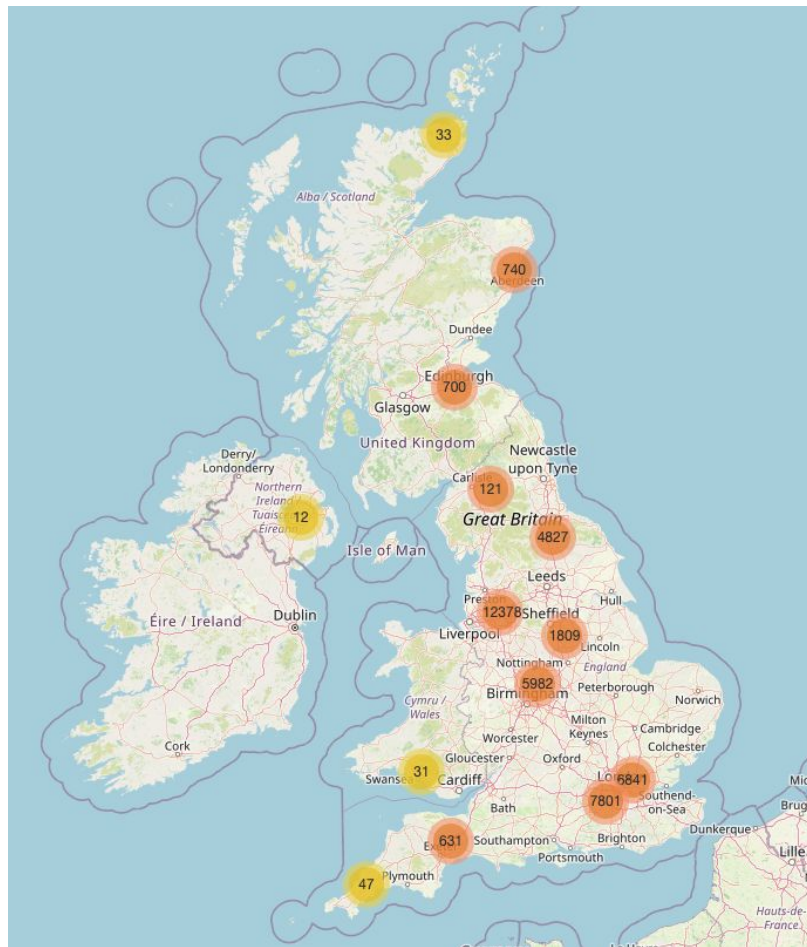
Reposit's Numbers in BTR

16 – BTR & SFH partners

96 – Developments

382% – Increase in sales since
2020

60% – Average tenant
conversion



What is Reposit?



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 Reposit.

Stand out from the crowd with Reposit'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 Reposits end
with no charges at the
end of the tenancy.

Reposit 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
Reposit 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**



A dark blue rounded square containing the text '60%'. To its right are two concentric red circles.

60%

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

**Increase in Reposit
sales since 2020**

A dark blue rounded square containing the text '382%'.

382%

Myth 4:

**Deposit alternatives are
not sufficiently regulated**



Reposit 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



www.reposit.co.uk