

L&Q Refunds Policy

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1 Purpose

- 1.1 Our Refund Policy explains how you can request a refund of rent or other charges and what you can expect from us when you do. The aim is to make the process simple, transparent, and fair.
- 1.2 We are committed to handling all refund requests promptly and clearly. When we process a refund, we make sure that doing so will not accidentally place your account into arrears. This protects both you and us, and ensures that your account stays on track.

2 Scope

- 2.1 This policy covers refunds for:
 - Sole tenancies
 - Joint tenancies
 - Licences
 - When a tenancy has ended
 - When compensation is added to your account
 - When there is excess credit on your account (over £2,000)
- 2.2 This policy also cover refunds for Leasehold and Shared ownership tenures. These follow our standard approach of carrying out checks before refunding.
- 2.3 The conditions for processing a refund may differ depending on your type of tenure. If you have any questions about this please contact us.

3 Legislation and Regulation

- 3.1 We regularly review our policies to ensure they comply with relevant legislation and regulation. Key legislation and regulation for this policy includes, but is not limited to:
 - The Data Protection Act 2018 and UK GDPR – governs how we handle your personal information
 - The Proceeds of Crime Act 2002 and Money Laundering Regulations 2017 – requires us to undertake anti-money laundering checks to ensure refunds are made to the legitimate account holder
 - Regulator of Social Housing Consumer Standards – including the Transparency, Influence and Accountability Standard

- Your tenancy agreement – sets out payment obligations including payment in advance
- 3.2 We will follow our Anti-Money Laundering Policy when processing refunds to ensure money is refunded only to the tenant, or their estate.

4 Our Approach

- 4.1 We process all refunds in line with the following principles:
- Complete any refunds in line with the terms of your tenancy agreement (this includes maintaining payments in advance)
 - We will process in a timely manner and inform you of the timescales when dealing with your refund
 - Refund only up to an amount that will not knowingly cause your account to fall into arrears before the next payment is due

Checks we carry out

- 4.2 Before any refund is made, we carry out some standard checks to make sure the refund is fair, accurate, and protects your account. We check that:
- There are no other unpaid charges or arrears linked to your account
 - Any credit is genuine and not caused by a benefit overpayment
 - The refund won't put your account at risk of falling into arrears and, for example breaching your tenancy
- 4.3 Where benefit payments are confirmed but not yet received, refunds may still be issued with the understanding that any overpayment must later be repaid by you.
- 4.4 We will deduct any outstanding charges from the credit on your account before processing a refund. This includes debts on accounts relating to major works, maintenance recharges, court costs, energy charges, garage account, or any previous accounts with arrears.

Additional requirements for specific situations

- 4.5 In some situations, additional requirements apply:
- Joint tenancies – If authorisation is required from all tenants, that we have it
 - Excess credits over £2,000 – accounts are reviewed monthly and, where eligible, you will be contacted to arrange a refund

Method of Refunding

- 4.6 Direct Debit Refund - In the event that there is a direct debit in place, we would refund the eligible credit back to that account (providing that the value of the refund does not exceed the value of the payments taken via the direct debit over its lifetime).
- 4.7 Cheque Refund – Where a Direct Debit is not in place, we will refund the eligible credit via cheque.

5 When You Can Request a Refund

Sole tenancies and licences

- 5.1 If you have a sole tenancy or licence and there is credit on your account, you can request a refund. We will carry out the standard checks and refund any eligible credit.

Joint tenancies

- 5.2 If you have a joint tenancy and there is credit on your account, you can request a refund. We require authorisation from all tenants before processing the refund. We will carry out the standard checks and refund any eligible credit.

When compensation is added to your account

- 5.3 When we add compensation to your rent account, we will carry out the standard checks. Unless otherwise agreed, we will offset the compensation against any arrears to bring your account in line with your tenancy agreement before processing any refund.
- 5.4 For more information, please see our Compensation Policy.

When your tenancy has ended

- 5.5 If your tenancy has ended and there is credit on your account, you can request a refund. We will carry out the standard checks, including asking for contact details, and refund any eligible credit.

Excess credit (over £2,000)

- 5.6 On a monthly basis we proactively review accounts that have over £2,000 in credit. If after carrying out the standard checks there is enough remaining credit for a refund, we will contact you to arrange the refund. You do not need to request this – we will contact you.

6 Raising a Request

6.1 You can request a refund in the following ways:

- Through your online customer account – log in to your online account and select 'Request a Refund'. Complete the form with the required information and submit it.
- By email – send an email to statements@lqgroup.org.uk including your tenancy reference and confirmation that you authorise us to refund you. If you are in a joint tenancy, all tenants should be included in the email.
- By telephone – call us on 0300 456 9996 and ask to be directed to the Income line where you can request a refund enquiry be raised.

7 Monitoring and Controls

7.1 We monitor the implementation of this policy in some of the following ways (not exhaustive):

- Checks for pending deficits – rent arrears or benefit clawbacks
- Associated accounts in arrears (eg garage account, charges)
- Large credits on rent accounts
- Timeframes for payments being made

8 Equality, Diversity and Inclusion

8.1 We understand that you may have a circumstance or need that affects your ability to request a refund or engage with our services directly.

8.2 We are able to make adjustments to the services we provide to ensure our services are accessible. Examples include providing information in accessible formats such as large print or braille, using interpreters or translation services (including British Sign Language), amending timescales, and working with advocates or representatives.

8.3 Where we have received your permission to do so, we are able to discuss your account with a trusted party such as a family member, support worker, or advocate.

8.4 For further information on how we may be able to assist with your specific needs, please contact us.

9 Communication

- 9.1 This policy will be published on the L&Q website.
- 9.2 Additionally, this policy will be published internally, with all relevant staff given training to implement this policy fairly and efficiently.

10 Policy controls sheet

Date of approval: 15/01/2026

Approved by: Customer Group

Effective date: 03/03/2026

Next Review date: 15/01/2029

Policy owned by: Head of Income Management

Associated documents: Rent collection policy

Main change	Key points
Updates the Refund policy 2024 - removal of internal procedural points and update to new template and formatting.	Removal of the more procedural points from the last policy Template and formatting update Readability and phrasing updates to prepare for sharing externally with customers
Reviewed by: Policy Team, Income Operations Manager	
Approved by: Customer Group	