Effective from 1 August 2011





This Code of Practice is mandatory for all TPO Members offering estate agency services. TPO Members must display the above logo; and must make copies of the Consumer Guide available to the public. TPO Members must also have available, free of charge, copies of this Code of Practice to give to consumers on request and a notice to this effect must be displayed with the Consumer Guides. TPO Members displaying the Approved Code logo have agreed to be subject to the Ombudsman's powers of redress as defined in his Terms of Reference.

This Code of Practice has achieved the approval of the Office of Fair Trading under its Consumer Codes Approval Scheme and is the only such code for estate agents to have done so.

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All references to the masculine include the feminine, and to the singular include the plural. Terms marked (*) - the first time they appear are defined in a Glossary of Terms at Section 17.

1. General Provisions

Applicability

1a This Code applies to estate agency services (*) in the United Kingdom provided by a person or organisation who has agreed or is required to comply with it for the selling and/or buying of residential property (*). Note that lettings are covered by a separate Code of Practice.

General Obligations

- 1b You (*) must comply with this Code of Practice. You must comply with all laws relating to residential estate agency such as The Estate Agents Act 1979 and all secondary legislation: The Property Misdescriptions Act 1991 and all secondary legislation; Data Protection Act 1998, Unfair Terms in Consumer Contract Regulations 1999, The Housing Act 2004 and all secondary legislation, The Consumers, Estate Agents and Redress Act 2007, Consumer Protection from Unfair Trading Regulations 2008, Cancellation of Contracts made in a Consumer's Home or Place of Work etc Regulations 2008 and all other current and relevant legislation.
- You must ensure that all staff are fully conversant with all aspects of this Code of Practice and their legal responsibilities. Such staff must observe this Code and their legal responsibilities in all their dealings with consumers. Staff must have a good working knowledge of the law of agency, the law of contract, and all relevant estate agency legislation; in Scotland, Home Report legislation; and familiarity with the basic conveyancing and mortgage application processes.
- 1d You should provide a service consistent with fairness, integrity and best practice; and you should not seek business by methods that are oppressive or involve dishonesty, deceit, misrepresentation or harassment (*).
- 1e You must offer equality of professional service to any person regardless of their race, religious belief, gender, sexuality, age, disability or nationality. You must not be involved in any plan or arrangement to discriminate against a person or people because of their race, religious belief, gender, sexuality, age, disability or nationality.
- 1f You should take special care when dealing with consumers who might be disadvantaged because of their age, infirmity, lack of knowledge, lack of linguistic ability, economic circumstances or bereavement; and you must avoid any course of action that can be construed as harassment.
- 1g You must not release or misuse confidential information given by your client (*) during the process of selling or buying a property (*) without your client's permission unless legally required to do so.
- 1h You must keep clear and full written (*) records (*) of all transactions for a period of 6 years and produce them when required by the Ombudsman.
- 1i As a TPO Member you must not take, or be involved in any action which would bring the scheme into disrepute.

Publicity

- 1j You must use and display such material promoting the Code of Practice as provided by TPO. You should prominently display the TPO logo on the window of all offices, and on relevant documentation such as marketing literature, property advertisements, and on your letterheads.
- 1k You must have available, free of charge, copies of this Code of Practice to give to consumers on request. You must also prominently display copies of the Consumer Guide leaflet in all your offices.

2. Market Appraisal

- 2a When you give advice to someone selling their property, any figure you advise, either as a recommended asking price or as a possible selling price must be given in good faith and must reflect available information about the property and current market conditions and must be supported by comparable evidence. You must never deliberately misrepresent the marketing value of a property.
- 2b Any evidence relating to comparables of similar properties in a similar location must be retained on file for future reference.
- 2c You must keep your general marketing strategy under regular review with your client.

3. Instructions, Terms of Business, Commission and Termination

Instruction

- 3a You must, at the point of instruction, inform your client in writing (*) that you are a Member (*) of the TPO scheme, and subscribe to this Code of Practice.
- 3b You must not directly or indirectly harass (*) any person in order to gain instructions. Nor must you repeatedly try to gain instructions in a way likely to cause offence.
- 3c You must not instruct other agencies to assist you in selling a property without the seller's permission. If the seller gives permission, as the instructing agent, you are liable at law for the actions of the sub-instructed agent and will be held responsible for any failures to comply with this Code of Practice by that sub-instructed agent even if that sub-agent is not a TPO Member.
- 3d Notwithstanding 3c above if you are instructed as a sub-agent or share listings via a website, you must continue to act in accordance with all relevant provisions of this Code of Practice.
- 3e You must give your client written confirmation of his instruction for you to act in the buying or selling of property on his behalf. You must by law give the client written details of your Terms of Business including your fees and charges before he is committed or has any liability towards you.

Fair Contracts

- 3f Your Terms of Business and your contract must be consistent with the provisions of this Code of Practice and comply with the Unfair Terms in Consumer Contracts Regulations 1999 (as amended).
- 3g Your Terms of Business should be written in plain and intelligible language. In particular you must use in your Terms of Business the specific definitions in the Estate Agents (Provision of Information) Regulations 1991. You must take particular care for example in defining and distinguishing between 'sole agency' and 'sole selling rights'; and in describing a 'ready, willing and able' contract. You must use the relevant definitions in full, and clearly explain the implications of the terms to your client.

Fees and Charges

- 3h All fees and additional costs must be included in your Terms of Business. They must be fully explained, and clearly and unambiguously stated in writing.
- Where the fee is a percentage you should clearly state whether VAT is chargeable and must express it as an actual amount plus VAT. The example amount should be based on the asking price. However, you must make it clear that, should the selling price be higher or lower than the asking price, your commission fee will be correspondingly higher or lower.
- 3j Where you charge a fixed fee you should state the actual amount payable including VAT in the contract and ensure that the seller understands that the fee will not vary whatever the sale price.
- 3k Except for any previously agreed additional costs, commission fees will become due on exchange of contracts (in Scotland, conclusion of missives).

Duration and Termination

- 3l Your Terms of Business must clearly state the minimum duration of your instruction, and how it can be terminated by either party. When a contract is signed by a client during a visit by you to his home or his place of work or away from your premises, then he must be given a right to cancel that contract within 7 days of signing. He should be given a 'Notice of Right to Cancel'. Where you intend to recover costs incurred during this cancellation period you must obtain the client's agreement in writing to those costs. Where the client wishes the contract to begin before the end of the 7 day cancellation period you must obtain that request in writing.
- 3m If you intend to charge the client a fee or recover costs for terminating the instruction, you must make this clear and specify the amount of the fee and additional costs and their purpose.
- 3n On receipt of the client's instruction, or on your own decision, to terminate your instruction, you must promptly give him written confirmation that you are no longer acting for him, confirm the actual date of termination, and give details of any fees or additional costs the client owes you (see 3r below).
- 3p Your contract must allow for the required notice of termination to be given before the end of the term, such that termination by the client can occur at the expiry of the minimum term.

Fee Entitlement and Client Liability

3q At the time of accepting instructions from a client, you must point out and explain clearly to that client in your written Terms of Business:

 that you may be entitled to a commission fee if that client terminates your instruction and a buyer that you have introduced goes on to exchange contracts on the property through another agent within 6 months of the date your instruction ended.

If no other estate agent is involved this time limit extends to 2 years.

- and that the client may be liable to pay more than one fee if:
 - that seller has previously instructed another agent to sell the same property on a sole agency, joint sole agency or a sole selling rights basis; or
 - that seller instructs another agent during or after the period of your sole agency, joint sole agency or on a sole selling rights basis.
- 3r At the time of the termination of the instruction, you must explain clearly in writing any continuing liability the client may have to pay you a commission fee and any circumstances in which he may otherwise have to pay more than one commission fee.
- 3s Your action in pursuing a commission fee or additional charges must be proportionate and reasonable and not intimidatory.

Signing

- 3t You must sign and date your Terms of Business before they are given to your client. The client should be asked to sign and be given a copy to retain. The client must be given sufficient time to read them before agreeing to instruct you (refer also to paragraph 3l above).
- 3u You should take reasonable steps to satisfy yourself that the seller is entitled to instruct you and to sign on behalf of all co-sellers.

Subsequent Changes

- 3v Any subsequent changes to the Terms of Business must be:
 - Mutually agreed by you and your client.
 - Promptly confirmed in writing.
 - Where appropriate, contained in a new Terms of Business signed and dated by your client.

Energy Performance Certificates (the standards set out below apply in Scotland to the Home Report)

- 4a The provisions set out in paragraphs 3f, 3g, 3h, 3l, 3m, and 3t above should be followed when entering into an agreement with a seller for the supply of an Energy Performance Certificate (EPC) (in Scotland, a Home Report) in relation to the property to be marketed.
- 4b You must provide adequate information to the seller to enable him to understand the basic legal requirement for and content of an EPC, (in Scotland, the nature and relevance of the documents required and authorised to be included in the Home Report and their use in relation to the marketing of the property).
- 4c You must advise the seller in writing of all charges relating to the supply of an EPC (in Scotland, a Home Report) and the terms of payment.
- 4d Regardless of whether the Home Report (Scotland only) has been supplied by you, the seller, or a third party, you should ensure that the correct documents are present.
- 4e Where a person requests a copy of the Home Report (in Scotland) you must comply with that request within 9 days unless you have reasonable grounds to believe that the person making the request is not a serious buyer. Any charge you make for the copy Report must be reasonable.

5. Marketing and Advertising

5a You must not put any property on the market for sale without permission from the seller and without commissioning an EPC (in Scotland, a Home Report) compiled in accordance with the relevant legislation.

For Sale Boards

5b You must not erect any form of estate agency board at a property unless you have been instructed to market that property.

- 5c You can only erect an estate agency board with the specific permission of the client.
- 5d Any board you do erect must be appropriate for the occasion.
- 5e When you put up a board you must by law comply with the Town and Country Planning (Control of Advertisements) Regulations 2007; or in Scotland, the Town and Country Planning (Control of Advertisement) Regulations 1990. You must accept liability for any claim arising under these Regulations in connection with the board.
- 5f If your board relates to part of a building in multiple occupation, it should indicate the part of the building to which it relates
- 5g You must not replace another agent's board with your own, hide it or remove it from a property, without the client's permission or without notifying the other agent.

Published Material and Information about a Property

- 5h You must by law comply with the Consumer Protection from Unfair Trading Regulations 2008 and the Property Misdescriptions Act 1991. The Consumer Protection from Unfair Trading Regulations 2008 require you to disclose any information of which you are aware in relation to the property in a clear, intelligible and timely fashion. The Property Misdescriptions Act 1991 requires you to take all reasonable steps to ensure that, all statements that you make about a property, whether oral, pictorial or written, are accurate and are not misleading and where information is given to potential buyers or their representatives, it is accurate and not misleading. Answers to questions about the property must be truthful and not misleading.
- 5i The written details of a property (sales particulars) must be agreed with the seller to confirm that the details are accurate.
- 5j You may be liable if you include anything in the sales particulars which you have reason to doubt is correct.
- 5k All advertisements must be legal, decent, honest and truthful in accordance with the British Codes of Advertising and Sales Promotion and Direct Marketing.

Advertising for New Business (Canvassing)

- 5l You must not use unfair methods when seeking new properties for sale by unsolicited approaches. Any canvassing material must be truthful and must fully explain who the message is from, its purposes and how the seller's interest can be followed up.
- 5m If as a result of an unsolicited approach a seller is interested in using your services, you must draw to their attention and explain before they are committed to another contract the potential of paying fees to more than one agent where another agent has been previously instructed to sell their property.

6. Viewing and Access to Premises

Viewings

- 6a You must take instructions from the seller as to his requirements regarding viewings, specifically whether or not they should be conducted by you.
- 6b You must record any viewings that have been arranged for that property, feedback from those viewings and pass this to the seller within a reasonable time. If this feedback is an offer, you should refer to section 7 below.
- 6c Before arranging any viewing, you must tell the viewer if you are aware of an offer that has already been accepted subject to contract, (in Scotland, conclusion of missives) by the seller.

Access to Premises

- 6d Unless otherwise instructed by the seller, if you hold the keys to a property you must accompany any viewings of that property. If you are arranging for someone to view an occupied property, you must agree the arrangements with the occupier (including any tenants) beforehand, wherever possible.
- 6e You must make sure that all the keys you have are coded and kept secure. You must maintain records of when you issue keys and to whom, and when they are returned. These records must be kept secure and separate from the actual keys. You must only give keys to people providing you with satisfactory identification.
- 6f If access to a property is required by a person on behalf of the buyer (e.g. a surveyor, builder, tradesman etc) and you hold the key but are not able to accompany that person, this must be made clear to the seller beforehand and his express permission obtained before you hand over the key.
- 6g You must exercise reasonable care to ensure that, after any visit by you, a property is left secure.

7. Offers

- 7a By law, you must tell sellers as soon as is reasonably possible about all offers that you receive at any time until contracts have been exchanged (in Scotland, missives have been concluded) unless the offer is an amount or type which the seller has specifically instructed you, in writing, not to pass on. You must confirm each offer in writing to the seller, and to the buyer who made it, within 2 working days.
- 7b You must keep a written or electronic contemporaneous record of all offers you receive including the date and time of such offers and the seller's response.
- 7c By law you must not discriminate, or threaten to discriminate, against a prospective buyer of the seller's property because that person declines to accept that you will (directly or indirectly) provide related services to them.

 Discrimination includes but is not limited to the following:
 - Failing to tell the seller of an offer to buy the property.
 - Telling the seller of an offer less quickly than other offers you have received.
 - Misrepresenting the nature of the offer or that of rival offers.
 - Giving details of properties for sale first to those who have indicated they are prepared to let you provide services to them.
 - Making it a condition that the person wanting to buy the property must use any other service provided by you or anyone else.

Continuation of Marketing

- 7d When an offer has been accepted subject to contract (in Scotland, conclusion of missives) you must consult and take the seller's instructions as to whether the property should be withdrawn from the market, or continue to be marketed. In the latter case, you must so advise the prospective buyer in writing. The prospective buyer must also be informed in writing should the seller later decide to put the property back on the market. You remain under the legal obligation to pass on offers, as defined in 7a above.
- 7e In England, Wales and Northern Ireland you must keep all prospective buyers who have recently made offers through you, and which have not already been rejected, informed of the existence of other offers submitted to the seller.
- 7f You must be fair and not misleading when disclosing the amount of any offers made to other prospective buyers. Before disclosing the amount of an offer, you must advise the seller of such intention and get his agreement; and you must warn all prospective buyers who make offers that it is your practice to do so. If you do disclose any offer to one prospective buyer, then all offers must be immediately disclosed to all prospective buyers with a current interest in negotiations for the property.
- 7g After an offer has been accepted subject to contract, you must promptly tell that prospective buyer if the seller accepts another offer.
- 7h By law you must not misrepresent or invent the existence, or any details, of any other offer made or the status of any other person who has made an offer. If you know that the seller has instructed a solicitor to send a contract to an alternative buyer, you must then tell your prospective buyer in writing.

In Scotland (in addition to 7d - 7h above)

- 7i If you have received a Note of Interest (either orally or in writing) from someone intending to make an offer, you must:
 - Immediately tell the seller about the Note of Interest and confirm the details in writing, whenever this is practicable.
 - Do everything reasonably possible to tell the person intending to make an offer about any formal closing date for
 offers

8. Financial Evaluation

- 8a At the time that an offer has been made and is being considered by the seller, you must take reasonable steps to find out from the prospective buyer the source and availability of his funds for buying the property and pass this information to the seller. Such information will include whether the prospective buyer needs to sell a property, requires a mortgage, claims to be a cash buyer (*) or any combination of these. Such relevant information that is available should be included in the Memorandum of Sale having regard to the provisions of the Data Protection Act.
- 8b These reasonable steps must continue after acceptance of the offer until exchange of contracts (in Scotland, conclusion of missives) and must include regular monitoring of the prospective buyer's progress in achieving the funds required, and reporting such progress to the seller.

9. Deposits

In England, Wales and Northern Ireland

- 9a As a general rule, you should not take pre-contract deposits, which have no validity in law and can give consumers a false sense of security. However, in the case of new home sales, you may take into account specific instructions from sellers. If a deposit is taken, then a written receipt must be given, and the circumstances under which the deposit is held and any interest accrued are refundable, must be clearly stated in writing.
- 9b You must not hold a deposit, or any other money belonging to a seller or buyer client, unless you are covered by adequate insurance.
- 9c Any money held must by law be in a separate client account or accounts, as set out in the Estate Agents (Accounts) Regulations 1981. You must be able to account immediately for all money you are holding on behalf of a client.
- 9d By law you must not deduct any cost or charges from any client's money you hold, unless your client has given you written authority to do so. You should ensure that your client's authority is obtained at the time of the deduction or that you give your client sufficient notice prior to the deduction to object to it.

In Scotland

9e Estate Agents or anyone engaging in estate agency work cannot accept pre-contract deposits.

10. Duty of Care and Conflict of Interest

- 10a When instructed to sell a property, your duty of care is to the seller. You must offer suitable advice to meet the seller's aims and needs. Where the law and the interests of the seller conflicts, adherence to the law must prevail.
- 10b You must treat all those involved in the proposed sale or purchase including sellers, potential sellers, buyers and potential buyers fairly and with courtesy.
- 10c You must avoid a conflict of interest. You must disclose at the earliest opportunity in writing to your client or any relevant third party any existing conflict of interest, or any circumstances which might give rise to a conflict of interest.
- 10d If you intend to offer potential buyers surveying, financial, investment, insurance, conveyancing or other services or those of an associate (*) or connected person (*), you must by law advise your clients either separately in writing or within your Terms of Business.
- 10e You must by law tell the seller in writing or in the memorandum of sale, as soon as reasonably possible after you find out that a prospective buyer, who has made an offer, has applied to use your surveying, financial, investment, insurance, conveyancing or other services or those of an associate or connected person in connection with that purchase.
- 10f If your firm is instructed to sell a property and you, an employee or an associate (or an associate of the employee of your firm) is intending to buy it you must by law, before negotiations begin, give all the relevant facts, in writing, to the seller; and as soon as possible to his solicitor.
- 10g If you or an employee or an associate is intending to buy a property which your firm is instructed to sell, that person must take no further direct part in the sale of that property on behalf of your business.
- 10h If you are selling a property that is owned by you, an employee or an associate (or an associate of an employee) or in which you, an employee (or an associate of an employee) has an interest, you must by law, before negotiations begin, immediately make this known, in writing.

11. Between Acceptance and Exchange of Contracts

- 11a After acceptance of the offer by the seller, and until exchange of contracts (in Scotland, conclusion of missives) you have no direct influence on such matters as the conveyancing process or the mortgage lending process. Your obligations to the seller are:
 - · to monitor progress;
 - to assist where possible, as asked:
 - to report information deemed helpful to bringing the transaction to fruition.

You must keep written or electronic records of such activity.

11b If a buyer becomes involved in a contract race, he should be told promptly of the situation and given such information which comes to your attention as is consistent with your duty to the seller and the other buyer(s).

12. Exchange and Completion

- 12a After exchange of contracts (in Scotland, conclusion of missives) you must not give the buyer the keys to the property without the specific permission of the seller or his solicitor. In Scotland, keys to the property must not be given to the buyer without the specific permission of the seller's solicitor.
- 12b At completion, you should offer to assist with the handover of keys during your office working hours and maintain a record of what has been agreed. If the seller so requests, you must assist.

13. In-house Complaints Handling

- 13a You must maintain and operate an in-house complaints procedure. Such procedures must be in writing; explain how to complain to your business and to the Ombudsman; be readily available in each office for consumers; and be available for inspection by the Ombudsman and/or TPO Limited.
- 13b All verbal and written complaints must be recorded by you at the time they are made.
- 13c You must agree to deal with any properly appointed representative of a Complainant (*).
- 13d All written complaints must be acknowledged in writing within 3 working days and a proper investigation promptly undertaken. A formal written outcome of your investigation must be sent to the Complainant within 15 working days. A senior member of staff not directly involved in the transaction should deal with the complaint.
- 13e If the Complainant remains dissatisfied, he must be told how he can further pursue his complaint within your business. This should provide the opportunity for a speedy, separate and detached review of the complaint by staff not directly involved in the transaction. Such a review must be sent to the Complainant within 15 working days.
- 13f Following the conclusion of your investigation, a written statement of your final view, and including any offer made, must be sent to the Complainant. This letter must also tell the Complainant how the matter can be referred to the Ombudsman, pointing out that any such referral by the Complainant must be made within 6 months of your final view.
- 13g You must not imply that payment of any outstanding commission fee or additional costs is a pre-condition of a review by the Ombudsman.

14. Referrals to the Ombudsman

14a You must co-operate with any investigations by the Ombudsman being conducted in accordance with his Terms of Reference.

14b You must:

- comply with any award and/or direction made by the Ombudsman against you and accepted by the Complainant and which is binding upon you under the Terms of Reference; and
- pay the Complainant the amount of any such award if accepted by the Complainant within the period for payment required by the Ombudsman.

15. Compliance Monitoring

- 15a You must comply with the requirements of any code compliance monitoring procedure used by TPO Limited.
- 15b You must seek consumers' permission for their contact details to be used in any monitoring process to ensure compliance with the Data Protection Act.

16. Non-Compliance with the Code

- 16a Cases of non-compliance will be dealt with by the Disciplinary and Standards Committee (DSC) of the TPO Council.
- 16b The DSC will consider those cases brought to its attention by the Ombudsman, acting within his Terms of Reference, where he considers there has been any single flagrant breach and/or any persistent breaches of the Code by any Member Agent. When considering such cases the DSC will also consider whether the conduct is such that it raises issues concerning the Member's continuing registration under the Consumers, Estate Agents and Redress Act (CEARA) 2007.
- 16c The DSC will also consider cases of non-compliance where the monitoring process at 15 above shows any single flagrant breach and/or any persistent breaches of the Code, failure to complete monitoring or where it is considered that the Member has brought the scheme into disrepute.

16d In these cases above, the DSC could issue:

- · An informal warning.
- · A formal warning.
- A notice of dismissal from TPO Limited in writing.
- Levy a fine.
- 16e Any Member issued with a warning or sanction has the right to make a representation to the DSC and after the final decision by that body shall, if necessary, have the right to put the matter before an Appeals Committee made up of two independent Council members (one of whom will act as Chair) and one Board member. Such appeal must be made within 4 weeks of the issue of the warning or sanction. Expulsion or suspension from the TPO voluntary scheme will not necessarily result in loss of Consumers, Estate Agents and Redress Act registration.

17. Glossary of Terms

In this Code, the following interpretations and definitions apply:

- 17a Associate. Includes a brother, sister, husband, wife, civil partner, aunt, uncle, nephew, niece, parents, grandparents, children and grandchildren. The definition also includes business associates.
- 17b Cash Buyer. A 'cash buyer' can only be described as such if he has realisable cash assets, that is:
 - he has sufficient cash in the bank, building society or other investments, which can be realised in a reasonable time, that is, it will be available by the estimated or proposed exchange of contracts and completion dates; or
 - he has actually sold a property, that he has exchanged contracts (in Scotland, conclusion of missives) and is
 expected to achieve completion on his sale before exchange on his purchase and he does not require a
 mortgage to make up any difference in the purchase price of the new property.
- 17c **Client.** A person who has instructed you to sell or, for a fee, to buy, a property on his or her behalf, in the United Kingdom (excluding the Channel Islands and the Isle of Man). Where appropriate, this definition includes a client's properly appointed representative.
- 17d Complainant. Someone who is an actual or potential seller or buyer of residential property making a complaint against a Member Agent. Where appropriate, this definition includes a Complainant's properly appointed representative.
- 17e Connected Person. Includes:
 - · Your employer or principal.
 - · Your employee or agent.
 - Any associate including the term "business associate" as defined within Sections 31 and 32 of the Estate Agents Act 1979.
- 17f Estate Agency Services. Any things done by any person in the course of a business (including a business in which he is employed) pursuant to instructions received from a Consumer (the "client") who wishes to sell or buy any residential property in the United Kingdom:
 - for the purpose of, or with a view to, effecting the introduction to the client of a third person who wishes to buy or, as the case may be, sell such residential property; and
 - after such an introduction has been effected in the course of that business, for the purpose of securing the sale
 or, as the case may be, the purchase of that property.
- 17g Harass/Harassment. Means to act in a threatening or oppressive manner likely to cause alarm, annoyance and/or distress.
- 17h Immediately. Means as soon as is reasonably practicable in the circumstances.
- 17i Member. An estate agent who is a Member of the TPO voluntary scheme and who has undertaken to abide by all provisions of the Code of Practice.
- 17j Property or Residential Property. Means property (land and/or buildings) used, last used, or to be used for residential purposes.
- 17k **Records.** Means all written correspondence, file notes, contracts and agreements in hard copy or electronic communications including emails or faxes.
- 17I Written, in Writing. Includes typed or hand-written letters, records or notes, emails and faxes.
- 17m You. Applies to all those Estate Agents bound by this Code, and their staff providing estate agency services.