CURO DATA RETENTION SCHEDULE

Document overview			Retention Schedule					
Reference	**Function**	**Record type**	**Retention trigger**	**Minimum statutory retention period**	**Recommended retention period**	**Action at end of retention period**	**Retention source**	**Reason for retention**
1. Governance								
1.1	Governance	Organisation wide Corporate Plans, Policies, Business Continuity, Risk Management and Strategies	Superseded document	N/A	5 year after superseded (longer if required for historical reasons)	Securely Destroy		Best practice
1.2	Governance	Governance documentation		N/A	Life of company	Securely Destroy		Required for charitable status.
1.3	Governance	Constitution, Aims and Objectives		Life of company	Life of company	Securely Destroy		Required for charitable status.
1.4	Governance	Record of HMRC confirmation of charitable status	End of financial year	Minimum 1 year to end of financial year - required for Annual Return as a minimum	Life of company	Securely Destroy	ICSA	Annual return and best practice.
1.5	Governance	Record of charitable registration		Life of company	Life of company	Securely Destroy	ICSA	Best practice.
1.6	Governance	Certificate of Incorporation		Life of company	Life of company	Securely Destroy	Companies Act 2006 section 15	Legal compliance
1.7	Governance	Memorandum of Association		Life of company	Life of company	Securely Destroy	Companies Act 2006 section 32	Legal compliance
1.8	Governance	Articles of Association/ Model Rules		Life of company	Life of company	Securely Destroy	Companies Act 2006 section 32	Legal compliance
1.9	Governance	Certificate of registration with housing regulator		Life of company	Life of company	Securely Destroy	ICSA	Best practice
1.10	Governance	Record of registration and certificate of incorporation for change of name		Life of company	Life of company	Securely Destroy	Companies Act 2006 section 80	Legal compliance
1.11	Governance	Registration documentation (Co-operative and Community Benefit Societies)		Life of company	Life of company	Securely Destroy	Co-operative and Community Benefit Societies Act 2014 section 3	Legal compliance
1.12	Governance	Internal Audit correspondence, terms of reference, meeting minutes, related papers and reports	After audit	N/A	10 years	Securely Destroy		Best practice
1.13	Governance	Board member documents – apt letters, SLAs, bank details etc.	Membership ceases	6 years after board membership ceases though some details should be destroyed when membership ceases e.g. bank details etc.	6 years after board membership ceases	Securely Destroy	GDPR Article 5(1) (e) requires that personal data shall be kept in a form which permits identification of data subjects for no longer than is necessary CA 2006 recommendation for docs post termination of directorship	Legal compliance
2. Data Governance								
2.1	Data Governance	Emails	Accounts no longer active	receipt of email	Destroyed after 2 years	Securely Destroy	Ofcom National archive guidance ranges from 90 days to four years.	Best practice
2.2	Data Governance	CCTV	Date of recording	Minimum time necessary	30 days	Securely Destroy	DPA	Best practice

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2.3	Data Governance	Call Recordings	Date of recording	Minimum time necessary	1 year unless part of an investigation, and then subject to investigation retention i.e. Complaint, Disciplinary, Performance etc.	Securely Destroy	FCA Handbook, conduct of business 11.8	Best practice
2.4	Data Governance	Subject Access Request (SAR) complete file including response	Data sent	1 year	3 years	Securely Destroy	ICO and Housing Ombudsman	Best practice
	Data Governance	SAR log and response only	Data sent	1 year	6 years	Securely Destroy	Limitation Act 1980	Statutory deadline alignment
2.6	Data Governance	Films/Videos	Date of recording	Minimum time necessary	3 years	Securely Destroy		Best practice
2.7	Data Governance	Data Breach Records	Date of recording	N/A	6 years	Securely Destroy		Best practice
2.8	Data Governance	Fraud Records	Date of recording	6 years	10 years	Securely Destroy	FCA Handbook	Best practice
3. Meetings								
3.1	Meetings	Notice of meetings (AGM)		N/A	Life of company	Securely Destroy		In case of challenge to validity of meeting or resolutions
3.2	Meetings	Executive meeting agendas, papers, minutes and resolutions		N/A	20 years	Securely Destroy		Best practice
3.3	Meetings	Board and Committee meeting minutes and resolutions	Date of meeting	10 years from the date of the meeting of extant company or life of company	10 years from the date of the meeting of extant company or life of company	Securely Destroy	Companies Act 2006 section 248 and 249	Legal compliance
3.4	Meetings	Board and Committee meeting agendas and papers	Date of meeting	10 years from the date of the meeting of extant company or life of company	10 years from the date of the meeting of extant company or life of company	Securely Destroy	Companies Act 2006 section 248 and 250	Best practice (if required to support minutes and resolutions)
3.5	Meetings	Shareholder meeting minutes and resolutions (AGM)	Date of meeting	Life of company	Life of company	Securely Destroy	Companies Act 2006 section 356	Legal compliance
3.6	Meetings	Shareholder meeting agendas and papers (AGM)	Date of meeting	N/A	Life of company	Securely Destroy		Best practice (if required to support minutes and resolutions)
4. Regulations and Statutory Returns								
4.1	Regulations and Statutory Returns	Audited financial statements	Submission	Minimum of 3 years	Life of company	Securely Destroy	Companies Act 2006 section 388 and Professional Standards Authority and National Archives recommendations for best practice	Legal compliance and best practice
4.2	Regulations and Statutory Returns	Sealing register		Life of company	Life of company	Securely Destroy	Companies Act 1985	Legal compliance
4.3	Regulations and Statutory Returns	Annual Statutory Returns to the Regulator	Submission	Minimum of 1 year from submission	Life of company	Securely Destroy	Co-operative and Community Benefit Societies Act 2014 section 90	Legal compliance and best practice
4.4	Regulations and Statutory Returns	Register of directors and secretaries		Life of company	Life of company	Securely Destroy	Companies Act 2006 section 162	Legal compliance
4.5	Regulations and Statutory Returns	Register of shareholding members		Life of company	Life of company	Securely Destroy	Companies Act 2006 section 113	Legal compliance

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4.6	Regulations and Statutory Returns	Register of share certificates		Life of company	Life of company	Securely Destroy	Companies Act 1984 s.325	Legal compliance
4.7	Regulations and Statutory Returns	Declarations of interest		Life of company	Life of company	Securely Destroy	Company Act 2006 section 177 (implied)	Legal compliance
4.8	Regulations and Statutory Returns	List of members (Communities & Benefit Society)		Life of company	Life of company	Securely Destroy	Registrar of Friendly Societies	Required by Registrar of Friendly Societies
4.9	Regulations and Statutory Returns	Nursing home and residential care homes registration certificates	End of management	N/A	7 years following end of management	Securely Destroy	Care Quality Commission Guidelines	Best practice
4.10	Regulations and Statutory Returns	Nursing home and residential care homes inspection reports	End of management	7 years following end of management	7 years following end of management	Securely Destroy	Care Quality Commission Guidelines and Limitation Act 1980	Legal compliance and best practice
5. Strategic Management								
5.1	Strategic	Business Plans and supporting documentation	End of Business Plan Period	N/A	10 years	Securely Destroy		Best practice
6. Insurance								
6.1	Insurance	Current/former policies: - crime cover - engineering inspection - motor insurance - property damage - loss of commercial rent - housing contents - office contents - works in progress cover - business interruption cover - all risks cover - engineering insurance - personal accident for staff - professional indemnity - crime/fidelity cover	End of policy term	Life of company	Life of company	Review	Limitation can commence from knowledge of potential claim and not necessarily the cause of the claim. N.B. Housing Association Boards must annually reaffirm formally their continuation of the Voluntary Board Members Liability Policy (automatically provided via NHF membership). NCVO (National Council for Voluntary Organisations) recommends 3 years after lapse.	Legal compliance and best practice
6.2	Insurance	Certificate of Employers' Liability Insurance	End of policy term	N/A	Life of company	Offer to Archives	2008 regulations removed requirement to retain for 40 years but need to be mindful of 'long tail' industrial disease claims, etc.	Best practice
6.3	Insurance	Annual Insurance schedule	End of year	N/A	Life of company	Securely Destroy	As current and former policies are kept permanently (above), schedules should be too.	Best practice
6.4	Insurance	Claims and related correspondence	End of settlement	N/A	10 years	Securely Destroy	Zurich Municipal recommendation. NCVO recommends 3 years after settlement	Best practice
6.5	Insurance	Indemnities and guarantees	End of policy term	N/A	6 years after expiry	Securely Destroy	Limitations Act 1980, Limitation for legal proceedings. 12 years if related to land.	Legal compliance
6.6	Insurance	Group health policies	End of benefits	N/A	N/A	Securely Destroy		Best practice

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7. Finance								
7.1	Finance	Accounting records for Limited Company		6 years	6 years	Securely Destroy	Companies Act Section 388 recommends 3 years. Taxes Management Act 1970 (TMA) Sec20 (Taxes Management Act 1970) may require any documents relating to tax over 6 (plus) years	Legal compliance
7.2	Finance	Accounting records for Communities & Benefit Society' Society or Charity		N/A	6 years	Securely Destroy		Best practice
7.3	Finance - Cheques and associated records	Cash books/sheets	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.4	Finance - Cheques and associated records	Petty cash records/books/sheets Postage/courier account/cash records Register of postage expenditure Postage paid record Postage books sheets	End of Financial Year	2 years	2 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.5	Finance - Cheques and associated records	Creditors' history records	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.6	Finance - Cheques and associated records	Statements of accounts outstanding orders	End of Financial Year	2 years	2 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.7	Finance - Cheques and associated records	Vouchers – claims for payment, purchase orders, requisition for goods and services, accounts payable, invoices and so on	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.8	Finance - Cheques and associated records	Wages/salaries vouchers	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.9	Finance - Cheques and associated records	General and subsidiary ledgers produced for the purposes of preparing certified financial statements or published information	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.10	Finance - Expenditure records	Cash books/sheets	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.11	Finance - Expenditure records	Other ledgers (such as contracts, costs, purchases)	End of Financial Year	2 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.12	Finance - Expenditure records	Journals – prime records for the raising of charges	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.13	Finance - Expenditure records	Journals – routine adjustments	End of Financial Year	2 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.14	Finance - Expenditure records	Trial balances - Year-end balances, reconciliations and variations to support ledger balances and published accounts	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.15	Finance - Receipts and revenue records	Receipt books/butts Office copies of receipts – cashiers', cash register, fines and costs, sale of publications, general receipt books/butts/ records	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice

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7.16	Finance - Receipts and revenue records	Postal remittance books/records	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.17	Finance - Receipts and revenue records	Receipt books/records for imposts (such as stamp duty, VAT receipt books)	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.18	Finance - Receipts and revenue records	Cash registers - Copies of forms, Reconciliation sheets	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.19	Finance - Receipts and revenue records	Audit rolls, Summaries/analysis records	End of Financial Year	2 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.20	Finance - Receipts and revenue records	Debtors' records and invoices - debit notes rendered on debtors (such as invoices paid/unpaid, registers of invoices, debtors ledgers)	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.21	Finance - Receipts and revenue records	Debits and refunds - Records relating to unrecoverable revenue, debts and overpayments (such as register of debts written off, register of refunds)	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.22	Finance- Salaries and related records	Employee pay histories Note that the last three years' records must be kept for leavers, in either the personnel or finance records system, for the calculation of pension entitlement	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.23	Finance- Salaries and related records	Salary ledger card/records	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.24	Finance- Salaries and related records	Copies of salaries/wages payroll sheets	End of Financial Year	2 years	2 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.25	Finance- Purchase order records	Purchase order books/records	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.26	Finance- Purchase order records	Railway/courier consignment books/ records/Travel warrants	End of Financial Year	2 years	2 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.27	Finance- Purchase order records	Goods inwards books/records	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.28	Finance- Purchase order records	Delivery dockets, Stock/stores control cards/sheets/records	End of Financial Year	2 years	2 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.29	Finance - Financial Statements	Statements/summaries prepared for inclusion in quarterly/annual reports	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.30	Finance - Financial Statements	Periodic financial statements prepared for management on a regular basis	End of Financial Year	1 year	3 years	Destroy when cumulated into quarterly/annual reports	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.31	Finance - Asset register financial records	Assets/equipment registers/records	End of Financial Year	6 years after asset or last one in the register is disposed of	6 years after asset or last one in the register is disposed of	Review	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.32	Finance - Asset register financial records	Depreciation registers - Records relating to the calculation of annual depreciation	End of Financial Year	6 years after asset or last one in the register is disposed of	6 years after asset or last one in the register is disposed of	Review	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice

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8. Other Banking Records								
8.1	Other Banking Records	Cancelled / Dishonoured Cheque	End of Financial Year	2 years	2 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
8.2	Other Banking Records	Paid/presented cheques	End of Financial Year	6 years	7 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
8.3	Other Banking Records	Record of cheques drawn for payment	End of Financial Year	6 years	7 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
8.4	Other Banking Records	Bank deposit books/slips/butts	End of Financial Year	2 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
8.5	Other Banking Records	Bank deposit summary sheets - Summaries of daily banking	End of Financial Year	2 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
8.6	Other Banking Records	Bank reconciliations files/sheets	End of Financial Year	2 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
8.7	Other Banking Records	Bank statements, periodic reconciliations	End of Financial Year	2 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
8.8	Other Banking Records	Electronic banking and electronic funds transfer	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
9. Contracts and Agreements								
9.1	Contracts and Agreements	Contracts under seal and/or executed as deeds	Completion	12 years after completion (including any defects liability period)	12 years after completion (including any defects liability period)	Review	Limitation Act 1980.	Legal compliance
9.2	Contracts and Agreements	Contracts for the supply of goods or services, including professional services	Completion	6 years after completion (including any defects liability period)	10 years after completion (including any defects liability period)	Securely Destroy	Limitation Act 1980 (12 years if related to land).	Legal compliance
9.3	Contracts and Agreements	Documentation relating to small one-off purchases of goods and services, where there is no continuing maintenance or similar requirement	After purchase	N/A	Goods or services up to £10,000: 3 years. Goods or services more than £10,000: 6 years.	Securely Destroy		Best practice
9.4	Contracts and Agreements	Loan agreements	Last payment	N/A	12 years after last payment	Securely Destroy		Best practice
9.5	Contracts and Agreements	Licensing agreements	Expiry of agreement	6 years after expiry	6 years	Securely Destroy	Limitation Act 1980.	Legal compliance
9.6	Contracts and Agreements	Rental and hire purchase agreements	Expiry of agreement	6 years after expiry	6 years	Securely Destroy	Limitation Act 1980.	Legal compliance
9.7	Contracts and Agreements	Indemnities and guarantees	Expiry of agreement	6 years after expiry	6 years	Securely Destroy	Limitation Act 1980.	Legal compliance
9.8	Contracts and Agreements	Documents relating to successful tender	End of contract	N/A	6 years	Securely Destroy		Best practice
9.9	Contracts and Agreements	Documents relating to unsuccessful tenders	After notification	N/A	2 years after notification	Securely Destroy		Best practice
9.10	Contracts and Agreements	Forms of tender		N/A	6 years after end of contract	Securely Destroy		Best practice
9.11	Contracts and Agreements	Documentation relating to purchases of medical devices and medical equipment		N/A	6 years	Securely Destroy		Best practice

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10. Charitable Donations								
10.1	Charitable Donations	Deeds of covenant		N/A	12 years after last payment	Securely Destroy	TMA recommends 12 years after last payment. Limitation for legal proceedings if related to land.	Best practice
10.2	Charitable Donations	Index of donations granted		N/A	6 years (Within finance statements)	Securely Destroy	N/A	Best practice
10.3	Charitable Donations	Account documentation		3 Years	6 years	Securely Destroy	Companies Act recommends 3 years. Best practice	Best practice
11. Applications and Tenancy Records								
11.1	Application and Tenancy Records	Applications for accommodation	Offer accepted	N/A	6 years after offer accepted	Securely Destroy	Limitation Act 1980, section 2	Best practice
11.2	Application and Tenancy Records	Continuous Recording of lettings and sales (CORE) data record form		N/A	As long as it is deemed necessary to support social housing policy.	Securely Destroy	CORE Data Sharing Agreement 12.1	Best practice
11.3	Application and Tenancy Records	Housing Benefit notifications		N/A	2 Years	Securely Destroy	Recommendation from Chartered Institute of Housing. Good practice as per DWP guidance	Best practice
11.4	Application and Tenancy Records	Rent statements		N/A	2 years (unless part of court proceeding docs: life of tenancy)	Securely Destroy		Best practice
11.5	Application and Tenancy Records	Tenants' tenancy Files, including rent payment records, and details of any complaints and harassment cases	End of tenancy	6 years	6 years' records plus current year	Securely Destroy	Limitations Act 1980	Legal compliance
11.6	Application and Tenancy Records	Former tenants' Tenancy Agreements, and details of their leaving	End of tenancy	6 years	6 years	Securely Destroy	Limitations Act 1980	Legal compliance
11.7	Application and Tenancy Records	Care plans for children and related documents		Until 75th year of child's birth or 15 years after death if child dies before 18. (Case records including care plans)	Until 75th year of child's birth or 15 years after death if child dies before 18. (Case records including care plans)	Securely Destroy	Arrangements for Placements of Children (General) Regulations 1999 and Children's Act 1989. Some documents may be transferred to subsequent caring agency.	Legal compliance
11.8	Application and Tenancy Records	Care plans/ case files for adults and related documents	End of support	8 years from end of care. (Adult Social Care)	8 years from end of care. (Adult Social Care)	Securely Destroy	Records Management Code of Practice for Health and Social Care 2016 Some documents may be transferred to subsequent caring agency.	Legal compliance
11.9	Application and Tenancy Records	Documentation, correspondence and information provided by other agencies relating to special needs of current tenants		While tenancy continues	While tenancy continues	Securely Destroy		Best practice

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11.10	Application and Tenancy Records	Records relating to offenders, ex-offenders and persons subject to cautions		While tenancy continues	While tenancy continues	Securely Destroy	NACRO	Best practice
11.11	Application and Tenancy Records	Safeguarding Referral		10 years	10 years	Securely Destroy	Statutory requirement under the Safeguarding Vulnerable Groups Act 2006 and Care Act 2014	Legal compliance
11.12	Application and Tenancy Records	Safeguarding Records - Serious Case Review		Minimum of 364 days or when notified Home Office has closed DHR	Minimum of 364 days or when notified Home Office has closed DHR	Securely Destroy	'Records relating to child protection should be kept for 7 years after your organisation's last contact with the child and their family'– NSPCC guidance	Legal compliance
11.12	Application and Tenancy Records	Unsuccessful Applications for accommodation	Application not renewed or withdrawn		1 year	Securely Destroy	Internal Procedures	
11.12	Application and Tenancy Records	Information shared by A&S Police as part of the MARAC partnership as detailed in the Information Sharing Agreement	Receipt of information	1 year	1 year	Securely Destroy	As specified in the Information Sharing Agreement between A&S Police and Multi-Agency Referral Assessment Conferences (MARAC)	ISA compliance
12. Tenancy Records								
12.1	Property Records	Rent registrations (superseded)	Superseded document	N/A	6 years	Securely Destroy	Rent Officer Handbook recommendation	Best practice
12.2	Property Records	Rent Registration (not superseded)		N/A	Life of company	Securely Destroy	Rent Officer Handbook recommendation	Best practice
12.3	Property Records	Fair rent documentation		N/A	6 years	Securely Destroy	Rent Officer Handbook recommendation	Best practice
12.4	Property Records	Leases and deeds of ownership		N/A	15 years after expiry.	Securely Destroy	NCVO	Best practice
12.5	Property Records	Copy of former leases	Settlement of all issues	12 years	12 years	Securely Destroy	Limitation for legal action relating to land or contracts under seal. Limitations Act 1980	Legal compliance
12.6	Property Records	Wayleaves, licences and easements	Rights given or received cease	12 years	12 years	Securely Destroy	Limitation for legal action relating to land or contracts under seal. Limitations Act 1980	Legal compliance
12.7	Property Records	Abstracts of title	Interest ceases	12 years after interest ceases	12 years	Securely Destroy	Limitation for legal action relating to land or contracts under seal. Limitations Act 1980	Legal compliance
12.8	Property Records	Planning and building control permissions	Interest ceases	12 years after interest ceases	12 years	Securely Destroy	Limitation for legal action relating to land or contracts under seal. Limitations Act 1980	Legal compliance
12.9	Property Records	Searches	Interest ceases	12 years after interest ceases	12 years	Securely Destroy	Limitation for legal action relating to land or contracts under seal. Limitations Act 1980	Legal compliance

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12.10	Property Records	Property maintenance records		6 years	6 years after disposal/demolition	Securely Destroy	Limitation for legal action relating to land or contracts under seal. Limitations Act 1980	Legal compliance
12.11	Property Records	Reports and professional opinions		6 years	7 years after disposal/demolition	Securely Destroy	Limitation for legal action relating to land or contracts under seal. Limitations Act 1980	Legal compliance
12.12	Property Records	Development documentation	Settlement of all issues	12 years	12 years	Securely Destroy	Limitation for legal action relating to land or contracts under seal. Limitations Act 1980	Legal compliance
12.13	Property Records	Invoices		12 years	12 years	Securely Destroy	Limitation for legal action relating to land or contracts under seal. Limitations Act 1980	Legal compliance
13. Vehicles								
13.1	Transport & Vehicles	Mileage records & defect sheets	Vehicle disposal	N/A	2 years	Securely Destroy		Best practice
13.2	Transport & Vehicles	Maintenance records & MOT tests	Vehicle disposal	N/A	2 years	Securely Destroy		Best practice
13.3	Transport & Vehicles	Copy Registrations	Vehicle disposal	N/A	2 years	Securely Destroy		Best practice
13.4	Transport & Vehicles	Vehicle disposal log	Vehicle disposal	N/A	1 year	Securely Destroy		Best practice
13.5	Transport & Vehicles - Operators Licence Only	Operators Licence certificates and documents of title	N/A	Permanently	Permanently	Securely Destroy	Driver & Vehicle Standards Agency (DVSA) Operators Licence requirement	Legal compliance
13.6	Transport & Vehicles - Operators Licence Only	Mileage records & defect sheets	Vehicle disposal	15 months	2 years	Securely Destroy	2 years is best practice. DVSA requirement to keep for 15 months under Operators Licence	Best practice
13.7	Transport & Vehicles - Operators Licence Only	Maintenance records & MOT tests *(up to 3.5T)*	Vehicle disposal	15 months	2 years	Securely Destroy	2 years is best practice. DVSA requirement to keep for 15 months under Operators Licence	Best practice
13.8	Transport & Vehicles - Operators Licence Only	Maintenance records & MOT tests *(HGV over 3.5T)*	Vehicle disposal	15 months	2 years	Securely Destroy	2 years is best practice. DVSA requirement to keep for 15 months under Operators Licence	Best practice
13.9	Transport & Vehicles - Operators Licence Only	Copy Registrations *(up to 3.5T)*	Vehicle disposal	15 months	2 years	Securely Destroy	2 years is best practice. DVSA requirement to keep for 15 months under Operators Licence	Best practice
13.10	Transport & Vehicles - Operators Licence Only	Copy Registrations *(HGV over 3.5T)*	Vehicle disposal	15 months	2 years	Securely Destroy	2 years is best practice. DVSA requirement to keep for 15 months under Operators Licence	Best practice
14. Capital Assets								
14.1	Capital Assets	Capital Assets including all land, property, housing stock, corporate buildings, play areas, vehicles, equipment, fixtures & fittings >£400	Asset sold, transferred or disposed of	N/A	6 years	Securely Destroy		Best practice
14.2	Capital Assets	Fixed Asset Register	NA	Permanently	Permanently	Securely Destroy	Charities Act	Legal compliance
15. Employees - Tax and Security								

Document overview			Retention Schedule					
Reference	**Function**	**Record type**	**Retention trigger**	**Minimum statutory retention period**	**Recommended retention period**	**Action at end of retention period**	**Retention source**	**Reason for retention**
15.1	Tax and Social Security	Record of taxable payments; record of tax deducted or refunded; record of earnings on which standard NI Contributions payable; record of employer's and employee NI contributions	End of Financial Year	Not less than 3 years after the end of the financial year to which they relate	6 years	Securely Destroy	HM Revenue and Customs requires retention of each payment for 3 years. Income Tax (PAYE) Regulations 2003 (SI 2003/2682 Reg 97). The Income Tax (employments) Regulations 1993 (SI 1993/744) and amended 1996	Legal compliance
15.2	Tax and Social Security	NIC contracted out arrangements; Inland Revenue notice of code changes, pay and tax details.	End of Financial Year	Not less than 3 years after the end of the financial year to which they relate	6 years	Securely Destroy	Income Tax (PAYE) Regulations 2003 (SI 2003/2682 Reg 97). The Income Tax (employments) Regulations 1993 (SI 1993/744) and amended 1996. Taxes Management Act 1970	Legal compliance
15.3	Tax and Social Security	Copies of notices to employees (e.g. P45, P60);	End of Financial Year	Not less than 3 years after the end of the financial year to which they relate	6 years plus current year	Securely Destroy	Income Tax (PAYE) Regulations 2003 (SI 2003/2682 Reg 97). The Income Tax (employments) Regulations 1993 (SI 1993/744) and amended 1996. Taxes Management Act 1970	Legal compliance
15.4	Tax and Social Security	HMRC notice of code changes, pay & tax details		6 years	6 years	Securely Destroy	Taxes Management Act 1970	Legal compliance
15.5	Tax and Social Security	Expense Claims	After audit	3 years from the end of the tax year they relate to	6 years	Securely Destroy	HMRC	Best practice
15.6	Tax and Social Security	Record of sickness payments	On payment	6 years	6 years	Securely Destroy	Taxes Management Act 1970 Inland Revenue require retention of each payment for 3 years. SSPR recommends 3 years following year to which they relate	Legal compliance
15.7	Tax and Social Security	Record of maternity payments, statutory paternity pay, statutory shared parental pay and statutory adoption pay	On payment	6 years	6 years	Securely Destroy	The Statutory Maternity Pay (General) Regulations 1986 (SI 1986/1960) as amended. The Statutory Paternity Pay and Statutory Adoption Pay (admin) Regulations 2002 (SI 2002/2820) and Statutory Shared Parental Pay (Admin) regulations 2014 (SI 2014/2929)	Legal compliance
15.8	Tax and Social Security	Income Tax and NI returns	End of Financial Year	Not less than 3 years after the end of the financial year to which they relate	6 years	Securely Destroy	Income Tax (PAYE) Regulations 2003 (SI 2003/2682 Reg 97). The Income Tax (employments) Regulations 1993 (SI 1993/744) and amended 1996	Legal compliance
15.9	Tax and Social Security	Redundancy details and record of payments & refunds	Date of redundancy	N/A	6 years	Securely Destroy	IPD recommended	Best practice
15.10	Tax and Social Security	Revenue and Customs approvals		N/A	Permanently	Securely Destroy	CIPD recommended	Best practice
15.11	Tax and Social Security	Annual earnings summary	End of Financial Year	N/A	6 years	Securely Destroy		Best practice

Document overview			Retention Schedule					
Reference	**Function**	**Record type**	**Retention trigger**	**Minimum statutory retention period**	**Recommended retention period**	**Action at end of retention period**	**Retention source**	**Reason for retention**
15.12	Tax and Social Security	Payroll/ salary records, overtime, bonuses expenses etc.	End of Financial Year	Not less than 3 years after the end of the financial year to which they relate	7 years	Securely Destroy	Income Tax (PAYE) Regulations 2003 (SI 2003/2682 Reg 97). The Income Tax (employments) Regulations 1993 (SI 1993/744) and amended 1996	Legal compliance
15.13	Tax and Social Security	Actuarial valuation reports		N/A	Permanently	Securely Destroy	CIPD recommended	Best practice
15.14	Tax and Social Security	Detailed returns of pension fund contributions; annual reconciliations of fund contributions		N/A	Permanently	Securely Destroy		Best practice
15.15	Tax and Social Security	Money purchase details	After transfer or value taken	N/A	6 years	Securely Destroy	CIPD recommended	Best practice
15.16	Tax and Social Security	Qualifying service details	After transfer or value taken	N/A	6 years	Securely Destroy	CIPD recommended	Best practice
15.17	Tax and Social Security	Investment policies	From end of benefits payable under policy	N/A	12 years	Securely Destroy	CIPD recommended	Best practice
15.18	Tax and Social Security	Trade Union agreements	Date of cessation	N/A	10 years after ceasing to be effective	Securely Destroy	CIPD recommended	Best practice
15.19	Tax and Social Security	Inland Revenue approvals		N/A	Life of company	Securely Destroy	CIPD recommended	Best practice
15.20	Tax and Social Security	Annual earnings summary	End of tax year	N/A	3 years from the end of the tax year they relate to	Securely Destroy	HMRC	Best practice
16. Human Resources - Pension Schemes								
16.1	Pension Schemes	Actuarial valuation reports		N/A	Permanently	Securely Destroy	CIPD recommended	Best practice
16.2	Pension Schemes	Detailed returns of pension fund contributions		N/A	6 years	Securely Destroy	Pensions Regulator	Best practice
16.3	Pension Schemes	Annual reconciliations of fund contributions		N/A	6 years	Securely Destroy	Pensions Regulator	Best practice
16.4	Pension Schemes	Money purchase details	After transfer	N/A	6 years after transfer or value taken	Securely Destroy	CIPD recommended	Best practice
16.5	Pension Schemes	Qualifying service details	After transfer	N/A	6 years after transfer or value taken	Securely Destroy	CIPD recommended	Best practice
16.6	Pension Schemes	Investment policies	End of benefits payable under policy	N/A	12 years	Securely Destroy	CIPD recommended	Best practice
16.7	Pension Schemes	Pensioner records	After benefits cease	N/A	12 years after benefits cease	Securely Destroy	CIPD recommended	Best practice
16.8	Pension Schemes	Records relating to retirement benefits	After transfer or value taken	N/A	6 years	Securely Destroy	RBS(IP)R recommended	Best practice
17. Human Resources - Personnel Records								
17.1	Personnel Records	Records relating to retirement benefits	After a year of retirement	N/A	7 years	Securely Destroy	RBS(IP)R recommended	Best practice
17.2	Personnel Records	Terms and conditions of service, both general terms and conditions applicable to all staff, and specific terms and conditions applying to individuals	Leaving date	N/A	7 years	Securely Destroy	Limitations Act 1980 Limitation for legal proceedings	Legal compliance

Document overview			Retention Schedule					
Reference	**Function**	**Record type**	**Retention trigger**	**Minimum statutory retention period**	**Recommended retention period**	**Action at end of retention period**	**Retention source**	**Reason for retention**
17.3	Personnel Records	Benefits and Deductions (Service contracts for directors (companies)	Date of cessation of directorship	3 years	7 years	Review	ICSA	Best practice
17.4	Personnel Records	Remuneration package	Leaving date	N/A	7 years	Review	Limitations Act 1980 Limitation for legal proceedings	Legal compliance
17.5	Personnel Records	Former employees' HR files	Leaving date	N/A	7 years	Securely Destroy	CIPD recommended	Best practice
17.6	Personnel Records	References to be provided for former employees	Leaving date	N/A	7 years	Securely Destroy	CIPD recommended	Best practice
17.7	Personnel Records	Training Programmes	Leaving date	N/A	7 years	Securely Destroy	CIPD recommended	Best practice
17.8	Personnel Records	Individual training records	Leaving date	N/A	7 years	Securely Destroy	CIPD recommended	Best practice
17.9	Personnel Records	Short lists, interview notes and related application forms	Last Action	N/A	1 year	Securely Destroy	CIPD recommended	Best practice
17.10	Personnel Records	Application forms of non-short listed candidates	After notification	1 year	1 year	Securely Destroy	Limitations Act 1980 Equality Act 2010 recommend 3 months. Commission for Racial Equality and Equal Opportunities recommends 6 months.	Legal compliance
17.11	Personnel Records	DBS certificate number	Date of clearance	Date of clearance + up to a maximum of 6 months	3 years	Review	DBS check code of practice (Home office)	Legal compliance
17.12	Personnel Records	Time cards/ sheets	After audit	N/A	2 years	Securely Destroy	CIPD recommended	Best practice
17.13	Personnel Records	Trust deeds, rules and minutes (for joint employee/employer sports/social clubs, etc. set up under trust)		N/A	Permanently	Securely Destroy	CIPD recommended	Best practice
17.14	Personnel Records	Employer/Employee committee minutes (Staff Forum)		N/A	Permanently	Securely Destroy	CIPD recommended	Best practice
17.15	Personnel Records	Parental leave records	Birth of child	N/A	18 yrs from child's birth	Securely Destroy	CIPD recommended	Best practice
18. Human Resources - Health & Safety								
18.1	Health & Safety	Medical records relating to control of asbestos		40 years	40 years	Securely Destroy	The Control of Asbestos at Work Regulations 2002 (SI 2002/ 2675). Also see the Control of Asbestos Regulations 2006 (SI 2006/2739) and the Control of Asbestos Regulations 2012 (SI 2012/632	Legal compliance
18.2	Health & Safety	Health and safety assessments; records of consultations with safety reps		Permanently	Permanently	Securely Destroy	Health and Safety at Work Act 1979	Legal compliance
18.3	Health & Safety	Health and safety policy statements		Permanently	Permanently	Securely Destroy	Health and Safety at Work Act 1979	Legal compliance

Document overview			Retention Schedule					
Reference	**Function**	**Record type**	**Retention trigger**	**Minimum statutory retention period**	**Recommended retention period**	**Action at end of retention period**	**Retention source**	**Reason for retention**
18.4	Health & Safety	Accident records, reports, accident books	Date of occurrence	3 years	6 years after date of occurrence/entry	Securely Destroy	RIDDOR Limitation for legal proceedings RIDDOR 1995 and Limitation Act 1980 Special rules apply concerning incidents involving hazardous substances.	Legal compliance
18.5	Health & Safety	Sickness records	Date of occurrence	3 years	6 years from date of sickness	Securely Destroy	The Statutory Sick Pay (General) Regulations 1982 (SI 1982/894) as amended Professional Standards Agency	Legal compliance
18.6	Health & Safety	Health and safety statutory notices	Once compliant	6 years after compliance	6 years after compliance	Securely Destroy	Limitations Act 1980 Limitation for legal proceedings	Legal compliance
19. Technical and Research Records								
19.1	Technical and Research	Technical and research records	After requirements have ended	N/A	12-15 years after requirements have ended for both records and reports and drawings and other data.	Securely Destroy	NCVO	Best practice
20. ASB case files and associated documents								
20.1	ASB case files and associated documents	ASB (Anti-social behaviour) case files and associated documents		N/A	5 years or until end of legal action	Securely Destroy		Best practice
21. Supporting people – subsidy claims/support plans/single assessments including supporting information								
21.1	Supporting People	Supporting people – subsidy claims /support plans/single assessments including supporting information		N/A	Duration of tenancy	Securely Destroy		Best practice
22. Resident Meetings								
22.1	Resident Meetings	Resident Meeting Minutes	From date of meeting	N/A	6 years	Securely Destroy	ICSA recommended	Best practice
23. Property Sales								
23.1	Home Ownership	New Sales applications	Offer accepted	6 years after offer accepted	6 years	Securely Destroy	Limitation Act 1980, section 2	Best practice
23.2	Property Sales	Registrations of interest	Sale of property	N/A	2 years	Securely Destroy		Best practice
23.3	Property Sales	Offer Details	Offer accepted	current year plus 6 years	6 years	Securely Destroy	Estate Agency Act 1979	Legal compliance
23.4	Property Sales	Completion documentation	Completion of Sale	12 years	12 years	Securely Destroy	Housing Act 1985	Best practice
23.6	Property Sales	Post purchase questionnaire/ customer feedback	Date of creation	N/A	3 years	Review	National Archives guidance	Best practice

Document overview			Retention Schedule					
Reference	**Function**	**Record type**	**Retention trigger**	**Minimum statutory retention period**	**Recommended retention period**	**Action at end of retention period**	**Retention source**	**Reason for retention**
23.6	Property Sales	Help to Buy applications	Offer accepted	6 years after offer accepted	6 years	Securely Destroy	Limitation Act 1980, section 2	Best practice
23.7	Property Sales	Resales (Shared Ownership)	Offer accepted	6 years after offer accepted	6 years	Securely Destroy	Limitation Act 1980, section 2	Best practice
23.8	Property Sales	Staircasing process documents	Completion of Sale	12 years	12 years	Securely Destroy	Housing Act 1985	Best practice
23.9	Property Sales	Right to Buy/ Acquire files	Completion of Sale	12 years	12 years	Securely Destroy	Housing Act 1985	Best practice
24. Care Services								
24.1	Record keeping	Risk assessment	Superseded document	N/A	N/A	Securely Destroy	Care Quality Commission: Guidance about compliance essential standards of quality and safety March 2010, Prompt 21A	Best practice
24.2	Record keeping	Care plans/ case files for adults and related documents	Superseded document	8 years from end of care. (Adult Social Care)	8 years from end of care. (Adult Social Care)	Securely Destroy	Records Management Code of Practice for Health and Social Care 2021, updated Aug 2023 The retention should be a rolling 8 years where the doc has been superseded. Some documents may be transferred to subsequent caring agency.	Legal compliance
24.3	Record keeping	Purchasing excluding medical devices and medical equipment	After purchase		See Ref. 9.3	Securely Destroy	Care Quality Commission: Guidance about compliance Essential standards of quality and safety March 2010, Prompt 21A	Best practice
24.4	Record keeping	General operating policies and procedures	Superseded document		3 years	Securely Destroy	Care Quality Commission: Guidance about compliance Essential standards of quality and safety March 2010, Prompt 21A	Best practice.
24.5	Record keeping	Any incidents, events or occurrences that require notification to the Care Quality Commission	After occurrence		3 years	Securely Destroy	Care Quality Commission: Guidance about compliance Essential standards of quality and safety March 2010, Prompt 21A	Best practice.
24.6	Record keeping	Use of restraint or the deprivation of liberty	After occurrence		3 years	Securely Destroy	Care Quality Commission: Guidance about compliance Essential standards of quality and safety March 2010, Prompt 21A	Best practice.

Document overview			Retention Schedule					
Reference	**Function**	**Record type**	**Retention trigger**	**Minimum statutory retention period**	**Recommended retention period**	**Action at end of retention period**	**Retention source**	**Reason for retention**
24.7	Record keeping	Detention	After occurrence		3 years	Securely Destroy	Care Quality Commission: Guidance about compliance Essential standards of quality and safety March 2010, Prompt 21A	Best practice.
24.8	Record keeping	Maintenance of the premises	After occurrence		3 years	Securely Destroy	Care Quality Commission: Guidance about compliance Essential standards of quality and safety March 2010, Prompt 21A	Best practice.
24.9	Record keeping	Maintenance of equipment	After occurrence		3 years	Securely Destroy	Care Quality Commission: Guidance about compliance Essential standards of quality and safety March 2010, Prompt 21A	Best practice.
24.10	Record keeping	Electrical testing	After occurrence		3 years	Securely Destroy	Care Quality Commission: Guidance about compliance Essential standards of quality and safety March 2010, Prompt 21A	Best practice.
24.11	Record keeping	Fire safety	After occurrence		3 years	Securely Destroy	Care Quality Commission: Guidance about compliance Essential standards of quality and safety March 2010, Prompt 21A	Best practice.
24.12	Record keeping	Water safety	After occurrence		3 years	Securely Destroy	Care Quality Commission: Guidance about compliance Essential standards of quality and safety March 2010, Prompt 21A	Best practice.
24.13	Record keeping	Medical gas safety, storage and transport	After record		3 years	Securely Destroy	Care Quality Commission: Guidance about compliance Essential standards of quality and safety March 2010, Prompt 21A	Best practice.
24.14	Record keeping	money or valuables deposited for safe keeping	After record		3 years	Securely Destroy	Care Quality Commission: Guidance about compliance Essential standards of quality and safety March 2010, Prompt 21A	Best practice.
24.15	Record keeping	duty rosters	superseded document		current year plus 4 years	Securely Destroy	Care Quality Commission: Guidance about compliance Essential standards of quality and safety March 2010, Prompt 21A	Best practice.
24.16	Record keeping	purchasing of medical devices and medical equipment	After purchase		11 years	Securely Destroy	Care Quality Commission: Guidance about compliance Essential standards of quality and safety March 2010, Prompt 21A	Best practice.
24.17	Record keeping	final annual accounts	End of financial year		30 years	Securely Destroy	Care Quality Commission: Guidance about compliance Essential standards of quality and safety March 2010, Prompt 21A	Best practice.