propertymark

Mrs Hannah Gorvett

&

Mrs Claire Reed

of

J Cowlings Ltd

Disciplinary Tribunal Decision

February 2026

Disciplinary Tribunal Decision

Member:	Mrs Hannah Gorvett (formerly a Member of NAEA) & Mrs Claire Reed (formerly a member of NAEA)
Position:	Directors
Company/Employer:	J Cowlings Ltd
Address:	previously registered at 23 The Quay Bideford EX38 2EZ
Complainant:	Propertymark
Reference:	Y0003821
Date:	25 February 2026

A. INTRODUCTION

A Disciplinary Tribunal of Propertymark Limited was convened on 25 February 2026 to consider the case against Mrs Hannah Gorvett & Mrs Claire Reed.

The panel members were Ms Jacqueline Stone FNAEA (member panellist acting as the Chairperson for the tribunal), Mr Neville Pedersen FNAEA (honoured) (member panellist) and Mr Noel Hunter OBE (lay panellist).

The presenting Case Officer for Propertymark was Mr Victor Zillmer.

Mrs Hannah Gorvett & Mrs Claire Reed were not in attendance at the hearing, the proceedings were recorded.

B. ALLEGATIONS

The Tribunal considered the allegations set out in the case summary sent to Mrs Hannah Gorvett & Mrs Claire Reed.

It was alleged that Mrs Hannah Gorvett & Mrs Claire Reed had acted in contravention of the requirements of the following Propertymark Conduct and Membership Rules.

1. ACCOUNTING RULES

1.9 Title and conditions of a Client (Bank) Account

1.9.1 All members who receive, or may receive, deposits in transactions to which the Estate Agents Act 1979 applies shall open and operate a distinct Clients' Account for that purpose in accordance with the requirements of that Act and with the Regulations made under it.

1.9.2 A PPD member's firm that receives or holds Client money must maintain at least one Client (Bank) Account for this purpose.

1.9.3 Any such account(s) must include both the word "Client" and the legal name of the Principal Agent or CASP in the title.

1.9.4 The PPD member's firm must hold on file in its records, written confirmation from any bank or building society where a Client (Bank) Account is held, that the following conditions apply to any such account(s):

a. All money held in the account is Clients' Money; and

b. The bank or building society is not entitled to combine the account with any other account or to exercise any right of set-off or counter claim against money in that account in respect of any sum owed to it on any other accounts of the member or the member's firm

13. GENERAL DUTY TO UPHOLD HIGH STANDARDS OF ETHICAL AND PROFESSIONAL BEHAVIOUR

13.1 No member shall do any act (whether in business or otherwise) which:

13.1.1 Involves dishonesty, deceitful behaviour, or misrepresentation; and/or

13.1.2 Involves other unprofessional practice or practice that is unfair to members of the public; and/or

13.1.3 In any other way brings Propertymark or any of its divisions or subsidiaries into disrepute.

23. CONTINUING PROFESSIONAL DEVELOPMENT (CPD) RULES

23.1 CPD is mandatory for all ARLA, NAEA, NAEA Commercial and NAVA members except for Affiliate, Deferred, Retired grade members.

23.2 Members are required to undertake at least twelve hours' CPD activity per year. At least four of the twelve hours must be obtained by attendance at relevant educational events and up to eight hours by relevant private study (except for those studying for Propertymark Qualifications relevant to their specialism). All CPD should be relevant to the membership specialism and/or relevant to business needs.

23.3 The CPD year runs from 1st January to 31st December and the twelve hours should be submitted by 31st January of the following year, listing the learning outcomes.

23.4 CPD must be provided annually for membership to continue.

23.5 If members belong to more than one division, they are required to submit twelve hours' CPD for each division demonstrating a relevant learning outcome.

Mr David Oliver (Compliance Manager) entered a plea on behalf of Mrs Hannah Gorvett & Mrs Claire Reed denying all alleged breaches and to allow the hearing to proceed.

After consideration of the evidence presented and submissions by the parties, the Tribunal announced the following findings:

C. DECISION

Rule 1.9 – Proven

Rule 13 – Proven

Rule 23 – Proven

D. SANCTIONS

Rule 1.9 – £250 per PPD

Rule 13 – £250 per PPD

Rule 23 – £50 per PPD

In addition, the cost of this hearing of £522.50 were imposed against Mrs Hannah Gorvett & Mrs Claire Reed in favour of Propertymark.

E. PUBLICATION

The outcome of the case fell within the Propertymark publication policy.

F. CLOSING STATEMENT

“Much that we note the level of internal sanction offered but not accepted by the members, the importance of operating a client account is a fundamental importance to consumer protection. We also note there are outstanding creditors including HMRC. Our penalties reflect the seriousness of these issues.”