# Terms and Condition - Please Read!

In order to be considered as a tenant you must provide meet the minimum criteria for an applicant (please see below) and in order for us to verify that you meet the minimum criteria for an applicant you must provide to us the below documents and information.

- 1. A completed application form
- 2. Proof of your income: e.g. Proof of Income Wage Slips & Bank Statements last 3 months
- 3. Photo ID, Proof of address (dated last 3 months)
- 4. Previous Landlord / Letting Agent Reference
- 5. Bank Statements dated last 3 months

#### 6. Verify the Number of Applicants & Occupants

Everyone aged 18 and over who will be living in the property must go through the application process and be named on the tenancy agreement. We will need their name, contact number and email address

In applying for the property and providing you details, you give permission for your information to be verified by third parties and disclosed as detailed in your application process for the purpose of:

- \* Where relevant
  - \*Performing a credit search by a third party agency
  - \*Contacting current, previous employers and referees to confirm the details provided
  - \*Fraud prevention, credit assessment

# <u>Please note</u>: A completed application does not guarantee that you have been accepted as a tenant for the property, nor does paying a reservation fee guarantee you have been accepted as a tenant for the property.

Once you have provided to us the required documents, we will process your application, if you successfully pass the application process we will notify you by email or post only.

If you are happy to proceed with letting the property under the terms of the tenancy agreement (available on request) we will require you to pay the deposit to secure the property for yourself.

If you do not meet the minimum requirements as an applicant you may have an option of proceeding with the application with a Guarantor, paying the rent in advance quarterly, 6 monthly, paying a higher deposit or a combination of the aforementioned at the Landlords, Landlords Agents discretion.

#### Initial rental payment,

If your entry date is on or after the 10th of the month we will work out the rent as a pro rata payment until the end of that month plus the rent for the following month e.g. Entry date is on the 11-03-19 you will be required to pay rent from 11-03-19 to 31-03-19 and also from 01-04-19 to 30-04-19. Your deposit will also be required in addition to this. If your entry date is before the 10th of the month you will only be required to make payment till the end of that month for your initial move in rental payment e.g. entry date is the 07-03-19, your initial rental payment will be from 07-03-19 to 31-03-19.

#### **CANCELLATION TERMS**

If you do not wish to continue with renting the property or application process after paying the deposit or reservation fee you will forfeit the deposit or reservation fee in full and no refund will be issued to you.

# Standard Application Process (14 Working Days)

We will look to process and provide you with a response within 14 working days of receiving all of the required information to process the application from you.

#### Fast Track Application Process (4 Working Days)

We will look to process and provide you with a response within 4 working days of receiving all of the required information to process the application from you. The fast track application process is an optional service for those applicants that require a quick response. The Fast Track Application Process is a chargeable and non- refundable service at a cost of £39.00 per applicant and will only be applicable upon you being granted the tenancy for the property. If you have opted for the fast track and are not successful in being granted the tenancy for the fast track charge will not be owed by you.

#### Guarantor Application Process (Dependant on the application process you choose)

We will look to process and provide you and/or your Guarantor with a response within 14 working days of receiving all of the required information to process their application. The Guarantor application process is an optional service for those applicants that

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do not meet the minimum criteria and want to continue their application with a Guarantor. The Guarantor has the option to fast track their application as noted above.

The Fast Track Service and Guarantor Fast Track Service Application are services that the Applicant/Guarantor will have opted for therefore the Cost of the Fast Track Service or Guarantor Fast Track Service Application will not be refundable if the tenancy is granted to you.

Rent is payable in advance by Standing order only and in full from one bank account;

- Rent Credit is payable to keep your rent account in credit.
- **The Reservation Fee or Deposit Payment** if collected, will be credited towards the **Deposit balance** upon the applicant successfully passing the application process and payment towards deposit made.
- False statements made could result in early termination of a tenancy under Schedule 2 part 1, ground 6 Housing Act 2001 (Scotland)
- The pre tenancy checks will be carried out by Central Letting Services and when required an approved credit reference agency in strictest confidence and on the basis of information supplied in the Application Form. All personal information supplied to the Landlord or Agent shall be kept secure at all times and shall be permanently and securely destroyed when no longer required.

#### What documents we accept and in what format as part of your application

#### **Personal Details**

As part of our tenant assessment we will usually ask for the following information:

- Applicant name and 3 years address history (Originals to be provided for documentary proof)
- Date of birth
- Occupation

# **Giving Us Proof**

To Confirm your Name

Current full signed passport

Current UK photo card driving licence (full or provisional) Residence Permit (issued by the Home Office to EU Nationals)

#### **To Confirm Address**

A recent (no older than 3 months) gas, electric, water, bill A council tax bill showing your name and current address A copy of your current Tenancy Agreement showing property address and the names of all the occupiers and start dates.

# Please note that bank, building society, credit card or store card statements cannot be used to prove either your name or address.

#### To Confirm your Income

P60 Current (Preferred), Self-Assessment Tax Calculation forms (SA302), (SA302s can be requested from the HMRC or via an online HMRC account) Wage Slips (last 3 months)

If you do not have the originals please have the document Certified by a solicitor, accountant, bank manager or doctor

<u>Please Note:</u> Certified means that the name of a solicitor, accountant, bank manager or doctor must be printed on the copy document. It must be signed by that person and their address must also be placed on that document.

<u>Please Note</u> that you should not use the same document to confirm both name and address.

#### Minimum criteria for an applicant

Minimum annual income must be 30 x the monthly rent
Proof of income must be provided – P60 Current (Preferred), Wage Slips (last 3 months) or 3 years Self-Assessment Tax Calculation forms such as a SA302 (SA302s can be requested from the HMRC or via an online HMRC account)

•If employed; **must** be in employment for at least <u>one full</u> <u>year</u>

•Proof of address and Photo ID must be provided (Utility bill, Council tax bill, Passport or drivers licence – Originals must be seen)

- •Must have been resident in the UK for at least one year
- •Must not have any CCJ's or bad debt
- Must be over the age of 18

#### Minimum criteria for a Guarantor applicant

•Minimum annual income must be **36 x the monthly rent** •Proof of income must be provided – P60 Current (Preferred), Wage Slips (last 3 months) or 3 years Self-Assessment Tax Calculation forms (SA302) plus (SA302s can be requested from the HMRC or via an online HMRC account) •If employed <u>must</u> be in employment for at least one full year

• Proof of address and Photo ID must be provided (Utility bill, Council tax bill, Passport or drivers licence – Originals must be seen)

- Must be a UK resident (for at least 3 years)
- •Must not have any CCJ's or bad debt
- •Cannot move into or live in the property they are the Guarantor for.
- Must be over the age of 18