

## If you are looking to rent a property please read the following before arranging a viewing.

- Once you have found a property you want to rent, your initial application will be put to the Landlord. The transaction will remain subject to contract, satisfactory references and proof of Right to Reside in the UK until the Tenancy Agreements have been executed.
- In order for your application to be accepted through ourselves your salary will need to be no less than 2.5 x the annual rent of the property e. g. a monthly rent of £500 would mean that you would need to be earning no less than £15,000  
i.e.  $£500 \times 12 \times 2.5 = £15,000$  (excluding Commission/Overtime)
- Once your application form has been fully completed and submitted along with supporting documents, our dedicated referencing team will begin working on your application. We will need an employer's/accountant's reference and current landlord reference where applicable. We will carry out a UK credit check on your last three year's addresses. If you have had any of the following; CCJs, insolvency, bankruptcy, credit defaults, debt collections, late payments or have lived in the UK for less than three years, you may need a guarantor. Please talk to us to see what your options are.
- Once a Tenant Application form is completed we will require a payment from you which will be no more than the equivalent of one week's proposed rent. This is a holding deposit to indicate your serious intention to proceed with renting the property. If your application is successful the holding deposit will be deducted from your "move in" monies. This payment does not oblige our client to let the property concerned or any other property to you and it does not commit the Landlord to granting a tenancy or constitute an offer of a tenancy. No interest will be paid on this holding deposit to which you are or maybe entitled.
- If you create an unreasonable delay in submitting the fully completed reference application form, then you may forfeit your holding deposit and we will place the property back on the market for letting. We cannot enter into any discussion or correspondence regarding the credit referencing report.
- If you have been in employment for less than 6 months, or on a temporary contract, currently a Student, or you are in receipt of housing benefit then you will require a Guarantor. You may also need a Guarantor if you have been bankrupt or had a credit issue in the past. The Guarantor will need to complete a Guarantor form in order to submit your application and they will need to sign a Guarantor agreement before you can move into the property (Your Guarantor needs to be a UK resident and have permanent right to reside in the UK – proof of this will be required. They will also need to earn a minimum of 3 x the annual rent). If you cannot provide us with a Guarantor it may result in your application being declined. However, alternative options may be available so please talk to us to discuss further. You should be aware that the need for a Guarantor may not become apparent until your referencing (including for any joint tenants) has been completed.
- You must be over the age of 18 to be able to rent a property from us.
- Right to Rent:** Each person who is hoping to reside in the property and is over 18 must complete a Tenant Application Form and prove that they have a Right to Rent in the UK. A UK citizen or EEA national can satisfy the check, for example, by showing a passport or national identity card. UK citizens can also provide proof by showing 2 of the following documents; their full birth or adoption certificate which includes the name(s) of at least one of the holder's parents or adoptive parents, a current full or provisional photo card UK driving licence or a letter from an official body (further information on acceptable letters can be obtained from the branch or via the below mentioned webpage). For the majority of migrants who are here lawfully, the checks are equally simple and can be satisfied, for example, with a visa, biometric residence permit etc. Further details are available via [www.gov.uk/government/publications/right-to-rent-document-checks-a-user-guide](http://www.gov.uk/government/publications/right-to-rent-document-checks-a-user-guide).

### Please note we will require to see the original document(s) and in the presence of the holder.

- In order to submit a Tenancy Application form you will need to provide ID and address verification for all applicants and guarantors (if applicable). Acceptable documents are as follows (your local branch has a full list of acceptable documents that can be provided):

#### Identification

- Valid passport or photo card driving licence (full or provisional)
- National Identity card (non-UK nationals)
- Firearms certificate or shotgun licence
- Identity card issued by the Electoral Office for Northern Ireland

Where you are unable to provide one of the above documents you may supply one of the documents from list A and one of the documents from list B:

#### List A

- Valid (old style) full UK driving licence
- Recent evidence (issued within 12 months prior to application) of entitlement to one of the following:
  - A state or Local Authority funded benefit (inc. housing benefit and council tax benefit)
  - Pension
  - Educational or other grant
  - Government issued document without a photograph

#### List B

- Current Council Tax demand letter, or statement
- Instrument of a court appointment (such as liquidator, or grant of probate); or
- One of the following documents issued within 3 months prior to application:
  - Bank statement or credit/debit card statement issued by a regulated financial sector firm in the UK/EU
  - Utility bill (gas, electricity, water)

**Address Verification** – the following documents are acceptable but you cannot use one document to verify both name and address

- Utility bill issued in the last 3 months
- Local Authority council tax bill for the current council tax year
- Valid photo card driving licence (full or provisional)
- Bank/credit card statement issued within the last 3 months by a regulated financial sector firm in the UK/EU
- Mortgage statement from a recognised lender issued for the last full year
- Council or housing association rent card or tenancy agreement for the current year
- Benefit book or original notification letter from Benefits Agency issued within the last 12 months
- HMRC self-assessment or tax demand issued within the last 12 months
- Electoral Register entry issued within the last 12 months

Please note we require to see the original documents (not printed from the internet) and in the presence of the holder

10. **Tenancy Agreement (and Guarantor Agreement):** we will negotiate and agree a Tenancy Agreement between both you and the Landlord, once agreed we will provide copies for you to sign. You need to read this carefully to make sure you understand the commitments you are making and that any of your agreed additional requests are included. We always recommend you take independent legal advice. All applicants must sign the Agreement before the tenancy can begin. We can only accept original signatures, or signed through docusign our Electronic Signature system, we do not accept scanned or faxed copies. If you require a guarantor, then we will send you a Guarantor agreement for electronic signature. The tenancy cannot begin until this is returned to us, signed by your Guarantor.
11. **Paying initial monies:** once all of the above is in place, we will provide you with an initial monies account, which you will need to settle before the start of the tenancy. Payment must be made by debit card or by bank transfer before the tenancy starts, otherwise it can't go ahead. We cannot accept personal cheques or cash. If you are paying by debit card then this should be from your own account and not from another person. If you are making payment from a bank outside of the UK then it will take longer for the monies to clear into our account and you may also be charged a conversion rate. We can not accept responsibility for any charges you may incur from your bank.
12. **Inventory:** where a landlord has provided an inventory you will be issued with a copy at the start of the tenancy. You will then have 7 days to check over the contents of the Inventory and advise us of any changes you feel need to be made to avoid any disputes at the end of the tenancy.
13. **Paying your Rent:** in the Tenancy Agreement you agree to pay the rent in advance by standing order (therefore if you are in receipt of housing benefit you must make sure you have something in place for future payments). If we are processing the rent then we will provide you with a standing order mandate showing our bank details and payment reference. Just complete your own bank details, sign it and take it into your bank, alternatively you can set up the standing order online. If the Landlord is collecting rent themselves, then we will provide you with their bank details for all future payments. **N.B. we require confirmation that the standing order has been set up before any move in can take place.**
14. **Deposit:** a deposit equivalent of up to five week's rent will be held against non-payment of rent, damages to the property or contents, or breaches of the terms of the Tenancy Agreement. If we are to hold the deposit during the tenancy we will register it with the Deposit Protection scheme 'DPS'. If your Landlord is going to protect the deposit himself, then we will pay the deposit to him and he will advise you of the details of his chosen scheme. Alternatively selected properties may be offered with a deposit replacement guarantee product, please ask our Branch staff for details. When arranging a deposit replacement guarantee product for you, the insurer pays us commission that is a percentage of the total premium.
15. **Insurance:** the Landlord's insurance policy can only cover his own property and contents, so we strongly recommend that you arrange sufficient insurance cover for your own belongings.
16. **General Data Protection Regulation (GDPR):** We take our responsibilities regarding your personal data very seriously. For further details, please refer to the Privacy Notice, accessible from the home page of our website: [www.rookmatthewssayer.co.uk/privacy](http://www.rookmatthewssayer.co.uk/privacy) and/or our factsheet called "How we use the information you give us". If you require a copy of this factsheet, please ask your local branch.
17. **Client Money Protection:** Our Client Money Protection scheme is with the Royal Institute of Chartered Surveyors (RICS).

## Explanation of our Tenant Fees

We would like to provide clarity of the fees that may become payable during a tenancy you are looking to enter into. We believe you should understand these before you make any decision about a property or before you decide to view a property.

Acceptance of any offer will be subject to contract, referencing and immigration checks. You will need to pay the Rent and Deposit that is due under a Tenancy Deposit, or where the landlord is offering the property with a deposit replacement guarantee product, and you wish to take up this option, you will need to provide proof that you have purchased such a product by providing us with a copy of the insurance certificate before a tenancy can start.

Referencing and Right to Rent Checks - You will be asked to complete an application before referencing can be undertaken, you should also provide an original photographic Identification (e.g. passport, National ID card, VISA, resident permit, driving licence) and Proof of Residence (e.g. original utility bill, council tax bill or bank statement all of which must be less than 3 months old) if you have any queries relating to this please speak to the branch you are dealing with.

You should be aware that the need for a guarantor may not become apparent until your referencing (including references for any joint tenants) has been completed. Where a guarantor is required they will need to complete an application form and provide photographic identification and proof of residence.

Referencing will cover a check against the credit file and public records of the individual, an Anti-Money Laundering check, confirmation of employment and salary details, confirmation of previous tenancy details, right to rent checks, reporting the results of all those checks to your prospective landlord to see if your application is acceptable.

Tenant deposit – from 1 June 2019 landlords in England are limited to the equivalent of 5 weeks rent for new and renewed tenancies (or 6 weeks if the annual rent is £50,000 or more). This is calculated by dividing the annual rent by 52 and multiplying by 5 (or 6 if rent is £50,000 or more) and will be required to be paid at the start of the tenancy. This is subject to referencing.

Tenant Fees Act 2019 permits certain fees / charges to be made under the following circumstances:

Fee Type	Explanation
Default fee for late payment of rent	Chargeable from 14 days arrears calculated on the interest at 3% above Bank of England base rate on the late payment of rent for each day that the payment is outstanding.
Loss of a key or other security device	Landlords and letting agents can charge a tenant a fee to cover the cost of replacing the lost key or security device (e.g. fob, electronic device for garage doors / security gates).
Payment on variation, assignment or novation of a tenancy	When a tenant has requested it, landlords and letting agents can charge to vary, assign or replace a tenancy. Fee charge £50 (including VAT).
Payment on termination of a tenancy	Landlords and letting agents can require a tenant to make a payment for an early termination (surrender) of the tenancy agreement at the tenant's request.
Company application fee	£100 including VAT

## Tenant Fees – Existing Tenancies

Explanation of our tenant fees permitted under the Tenant Fees Act 2019 transitional provisions, where fees are written into existing tenancy agreements.

These apply to all tenancy agreements granted or signed and executed before 31st May 2019, and can be charged up until 31st May 2020.

### Initial Charges

Description	Excluding VAT	Including VAT
• Referencing and Right to Rent checks (per person)	£85	£102
• Guarantor Referencing (per guarantor)*	£55	£66
• Company referencing	£120	£144

### Moving in Costs

Description	Excluding VAT	Including VAT
• Tenancy Agreement preparation (Tenant's Share)	£195	£234
• Initial inventory check (Tenant's Share) (if applicable)	£75	£90

### Tenant Deposit

A deposit equivalent of up to five weeks rent will be required to be paid at the start of the tenancy (subject to referencing). Please note that if pets are to be housed (subject to Landlord's consent prior to application) the Landlord may require an increased security deposit to cover extra wear and tear. Alternatively selected properties may be offered with a deposit replacement guarantee product, please ask our Branch staff for details. When arranging a deposit replacement guarantee product for you, the insurer pays us commission that is a percentage of the total premium.

### Renewals

Description	Excluding VAT	Including VAT
• Renewal of a fixed term agreement (Tenant's share)	£95	£114

### Tenancy Referencing Fee

Description	Excluding VAT	Including VAT
• To provide a reference for a future Agent/Landlord of the tenant	£25	£30

\*You should be aware that the need for a Guarantor may not become apparent until your referencing (including for any joint tenants) has been completed, therefore guarantor referencing fee(s) will become payable should a guarantor be required.